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NOTES OF THE WEEK.

Last week we prophesied that the Bulgars and the Turks would be out of the war before Christmas, and already half our prophecy has been fulfilled. It is early days to estimate all the military and political consequences of the surrender of Bulgaria, which came more suddenly than the collapse of Russia. The persons least surprised were doubtless the German and Austrian High Commands; but their credulous victims, the German and Austrian peoples, were panic-struck. It remains to be seen whether German and Austrian troops can be found to hold the strategic points without the Bulgarians, for to suppose that the latter can be cajoled or bullied into coming back to fight is childish. When once an army "downs tools" it can never be got to take them up again, as we have seen in Russia. But it will take the Salonika Force many weeks to occupy Bulgaria effectively.

The control by the Entente of the railway system in Bulgaria and the Lower Danube and the Black Sea ports completely isolates Turkey, and cuts Germany off from Constantinople. The whole fabric of the German Eastern Empire tumbles like a house of cards, unless the Central Empires can drive the Entente army back to Salonika. In the Head Quarters Staffs of Germany and Austria there are Westerners and Easterners, as there have been in the councils of the Allies. Our own Easterners still argue that Bulgaria and Turkey would have been out of the war long ago if the Allies had concentrated on the Italian front. It is idle to dispute on the might-have-been, and we really think recent events have justified the Westerners.

We find it impossible to be seriously angry with Ferdinand, King of Bulgaria. With his huge nose and moustache, his shameless treachery, his cynical offering of himself to the stronger side, and his various crimes (of which murder is only one), he is really a picaresque hero, a soldier of fortune of the old school. He at least does not cant, and makes no pretence of any other

policy than his own pocket. He does not complain and he does not explain. He did us a bad turn in 1915 by coming in against us: he has done us an uncommonly good turn by going out at this particular moment. Certainly he cannot be allowed to rule: but we hope his life will be spared. After the war, Tino, Ferdinand, Wilhelm and Karl might be confined in the island of Corfu, and allowed to inhabit the beautiful villa which the Empress Elizabeth built and the Kaiser bought, and which is now a hospital. There this amiable quartet might play auction-bridge and abuse one another for the remainder of their lives.

Although the Kaiser is huddling up a new Constitution for his Germans with the feverish haste of a despot in difficulties, his lips have not yet been taught to well pronounce the shibboleth of democracy. In accepting the resignation of Count Hertling the Kaiser writes: "It is therefore my will that men who are sustained by the people's trust shall in a wide extent co-operate in the rights and duties of government." Like the famous demagogue of Athens, the most absolute monarch in Europe finds himself obliged to "take the people into partnership." Who are the men sustained by the people's trust? A nation governed by a military despotism for centuries has no men in whom it trusts, when once the sword is broken. Mr. Balfour, in his Guildhall speech, did well to remind the Germans that this hurried patching up of a new Constitution, and wordy professions of a desire for a League of Nations, would not be a sufficient passport to the confidence and comity of the civilised world. Reparation must be made, and securities taken for the future.

Mr. Balfour's sketch of what a real peace means is clearly inconsistent with the catch-words "no annexations and no indemnities." Mesopotamia and Syria must be taken from the Turks, possibly Constantinople. Two-thirds of Poland must be taken from Germany and Austria. The Baltic Provinces must be taken from Germany. Large slices of Austria must be handed over to the Jugo-Slavs. Italy must receive territory from Austria and from Turkey. Alsace-Lorraine must be restored to France. The German Colonies must not be restored, and Belgium must be compensated. The economic boycott must not be used as an instrument of vengeance, still less of commercial profit, but solely as a weapon to enforce obedience to the dictates of the League of Nations. It strikes us that a good many differences of opinion between the victors will have to be squared before agreement as to peace terms is arrived at.

If Lord Northcliffe is not the rose he lives very near it; so that when he tells us in *The Times* that a General Election this autumn is certain, and desirable, all candidates and their agents would do well to get ready their paraphernalia. We need not track the gropings and wobblings of the Government Press through the last few weeks on the subject of an autumn election, for the truth is that there is even now no settled policy in the matter: it is a question of expediency, dependent on the course of the war. We acquit Mr. Lloyd George of any sinister motives or personal ambition:

he wishes to have behind him a strong and decisive majority to wind up the war. The question is, will he increase or diminish his present majority of about 80 by a dissolution? We have always thought that he will increase it, and have therefore advocated an election. Apparently the Prime Minister and his Press have come round to our opinion.

But what sort of a General Election will it be? In all constituencies the electorate will be doubled; in many it will be trebled. For most seats there will be at least three candidates, for some, four or five; very few will be uncontested. As the returning officer's costs have been thrown on the public purse, and the candidate's legal expenditure rigorously reduced, it will be almost impossible to resist the temptation of winning £400 a year for five years by spending a few hundreds. It has been said that if the next Parliament is elected in November (and this is used as an argument against a dissolution), it must be short-lived, as it will perforce be dissolved again as soon as the war is over. We do not think so: there will be 670 or is it now 700? four-hundred-a-yearers against it. The size of the new constituencies will make anything like a personal canvass by the candidates impossible: it will also prevent the electors from seeing or hearing or making the personal acquaintance of their would-be representatives. Everything will be an affair of "tickets" and "platforms": the best known and the least known men will get in. Such is democracy.

We are sorry for several reasons to learn from the gossip of Fleet Street, which floats upwards and westwards, that the *Daily Chronicle* has practically been sold for nearly a million pounds to a syndicate, formed to support Mr. Lloyd George. We are sorry because, in the first place, the *Daily Chronicle*, under the ownership of the Lloyd family and the editorship of Mr. Donald, has been quite one of the sanest and best-written of our morning papers. We do not know who the new editor will be; but obviously a paper run to support one man can never be wholly sane or impartial, however well-written it may be. But there is a second reason for our regret, the fact, namely, that the Prime Minister's connection with the Press is already sufficiently intimate and widespread, and ought not, for his own sake, to be increased. Thirdly, it cannot be good for the independence and the prestige of a newspaper that its fortune should be bound up with that of an individual, however eminent. It ceases to be a trustee for the public.

It is true that many of our leading statesmen in the past have had intimate and frequent relations with the Press. Brougham, Aberdeen, Palmerston, Disraeli, and Chamberlain, were always in close touch with their favourite editors; but we doubt whether, on the whole, the connection did them much good. Peel, Gladstone, Salisbury, and Hartington, had little or no truck with newspaper offices, and owed much of their strength to the fact. Randolph Churchill said he didn't care a damn for the *Standard*. Undoubtedly, the power of the Press has waxed as that of Parliament has waned. But there is something underhand, or if that be too harsh a word, unavowable and indefinable about a Minister's relations with the Press which irritates the public and makes them suspicious or contemptuous. Constitutionally, a Minister is dependent on his parliamentary majority, for whom his confidences should be reserved.

The meeting of the Liberal Party and Mr. Asquith's speech at Manchester were tame and perfunctory performances. Never was Mr. Asquith at a lower level of inspiration or even of mere verbal felicity. He told us, what we knew before, that the Liberals mean to stick to Free Trade, with modifications; he told us that they mean to see the war through—they can do no other. He did not tell us—and his omissions were not supplied by Mr. Herbert Samuel or Mr. J. M. Robertson—what modifications in Free Trade he would

accept. But all this is fighting with shadows and fumbling with phrases. The real future of the Liberal Party (like that of the Conservatives and of Mr. Lloyd George) depends on its attitude towards the three new factors, call them how you like, of English politics after the war, viz.: the Bolsheviks, the Trade Unionists, and the "boorjioice," or trading and professional classes.

There is a strong Bolshevik party amongst the skilled artisans, who mean to make a determined effort to seize England for their own as soon as the war is over. Encouraged, rather than deterred, by the Russian Revolution, they think they have only got to stretch forth their hands to seize the Government, and the Banks. There is a strong Trade Unionist party amongst the working classes, who are against "the Bolshie Bosses," as Mr. Havelock Wilson calls them, and who are in favour of a Labour Government on the old lines of Collectivism. And last, but by no means least, there is a strong intermediary party composed of the trading, commercial, landowning, and professional classes, who do not wish to be governed by the Labouring classes, but by themselves. With which of these parties will Mr. Asquith and his Liberals stand?

In another ten days the time will be up for voluntary enlistment in Ireland. Of the 50,000 (why 50,000 and not 400,000?) men demanded, only some 7,000 have been obtained. Now whether the remaining 43,000 or any greater number can be obtained by conscription or voluntary recruiting, it is quite clear that Ireland is out of the war. To recruit these men and drill them will take at least six months, and by April, 1919, there is little doubt that the Great War will virtually be over: we certainly shall not want any unwilling Irish recruits by that time. So that the greatest war in history, the three democracies of the West, Britain, France, and the United States, conquering side by side the two Kaisers, will be decided without any help from the Celtic Irish. The only part they have taken in the war has been a futile attempt to prevent the Allies from winning.

The English, Welsh, and Scotch, who have borne the heat and burthen of the most terrible struggle on record, will never, never forgive the Celtic Irish. They may indeed after the war give them some form of Home Rule to get rid of them, as one pays and turns off a sour and treacherous dependent, who, having eaten one's bread, deserts one in the hour of need. But never again will they respect the Irish Celt or like him, and any idea of subjecting the Ulstermen to his rule is farther off than ever. Who is responsible for this appalling blunder, one of the most tragic in history? Is it the Roman priesthood? Or the Nationalist politicians? Or the Sinn Feiners, the Celtic name for Bolsheviks? The Nationalist politicians seem to us to be in the same plight as the Trade Union leaders, put out of business by their own followers.

No better appointment has been made by the present Government than that of Major G. A. Lloyd, M.P. for West Staffordshire, to the Governorship of Bombay, vacated by the transference of Lord Willingdon to Madras, as Lord Pentland is coming home in the spring. Major George Lloyd is in his thirty-ninth year, and has travelled a great deal in India and Asia, and was for a time honorary attaché at Constantinople. He has served in the present war with distinction, having been at Gallipoli and in Egypt and Mesopotamia, and received the D.S.O. Besides being traveller, soldier, diplomatist, and politician, Major Lloyd is a well-read man, and he has doubtless learned from books and experience that Conservatives are ever obliged to accept much which they do not approve. He is just the sort of Governor that is wanted in India to-day, though he can ill be spared from the House of Commons.

5 October 1918

The British Legation at Rio de Janeiro has, we learn, already been elevated to an Embassy, though the name of the new Ambassador will not probably be announced until after the war. British Chambers of Commerce, no doubt, exist at Rio, and Santos and possibly the other ports: but they must receive more attention from the Foreign Office. The Argentine is more important to Britain than Brazil, because more British capital is invested there, nearly all the railways having been made by Englishmen, and being now managed by them. Though the population of Brazil is about 23,000,000 and the Argentine only 7,000,000, Buenos Aires alone counts some 1,300,000 inhabitants. The foreign trade of the Argentine is more than double that of Brazil, amounting in 1915 (after a year of war) to £155,788,368. In the year 1914 British imports from Argentina amounted to £34,868,057, from Chile £4,460,977, from Brazil £3,956,391. British exports to Argentina were valued at £15,080,668, to Brazil at £6,601,211, to Chile at £4,010,030.

From the above figures it will be seen that something like a third of the total exchange trade of Argentina (in value about £50,000,000) is done with Great Britain. For the remaining two-thirds the United States and Germany were keen competitors. It is for the British F.O. and the Chamber of Commerce on the spot to see that Germany does not return, and that her share is not carried off by the Americans and the Japanese, who are entering the field of international commerce. We presume that, following what has been done at Rio de Janeiro, the Legation at Buenos Aires will be promoted to an Embassy. Buenos Aires is a city of palaces, the villas in the suburbs resembling Kensington Palace Gardens. A suitable house must be bought and furnished for the Ambassador. The Spanish Americans, though republicans, are not impressed by simplicity.

The news from Russia is deplorable. It is now ascertained that the Tsaritsa and her daughters have been foully murdered, after what process of torture and starvation, and by what method, one shudders to conjecture. Happily the Dowager Empress Marie, who is living somewhere in the Crimea, is unaware of the fate of her children. Three British correspondents and a Consul, and a Vice-Consul, have been thrown into vile dungeons. We hear a great deal about the punishment of German officials when the day of reckoning arrives. Is there to be no punishment for these murderous ruffians in Russia? Or is the all-atoning name of Democracy to cover their unspeakable crimes? We have not read one word of condemnation, or even of regret, from the Prime Minister or any of the Labour leaders in regard to the Russian revolution.

The building of houses for the working classes is to be undertaken on a large scale after the war. But as it would be plainly unreasonable to ask artisans earning from £4 to £10 a week to pay the market rents for their houses, the difference between the economic or real rent and the rent which the artisans may choose to pay—what may be called the democratic rent—is to be paid for them by the community, 75 per cent. by the Imperial exchequer (i.e., the income tax-payers) and 25 per cent. by the local rate-payers. So Mr. Hayes Fisher tells us, apparently without any perception of the ruin which must overtake the classes who do not work with their hands, if they are taxed, not only to pay for the war, but to provide luxuries for those who are in most cases earning as much as, in many cases more than, themselves. At what point an artisan who receives contributions from the State towards the building of his house, the education of his children, the payment of his doctor's bill, and the cost of his dinner, passes into what is now called "public assistance" is not clear.

WAR NOTES.

Almost at the same time that the Bulgarian capitulation was being signed at Salonika, French cavalry, heading the Allied advance upon that place, rode into Uskub. Since British troops, in co-operation with the Greeks, had already reached Strumnitza, the movements cutting off the retreat of the defeated Bulgarian forces both west and east had been completed. The disarmament and disbandment of the Bulgarian Army, one of the terms of the capitulation, became a proceeding which in any event General Franchet D'Esperey was in a position to enforce. Under the stipulations the Allies have been given control of the Bulgarian railways, and of the navigation of the Danube so far as it is commanded by Bulgaria, and points of strategical importance are to be occupied by them. These terms are intended at once to facilitate Allied operations and to protect Bulgaria against the Central Powers. The Bulgarians have placed themselves under the ægis of the Alliance.

The military plan of breaching the Bulgarian front by an attack across the mountains east of the Cerna was suggested to General Sarrail by the commanders of the Serbian forces, who were confident of their ability to carry it out. Sarrail, it is said, had his doubts, considering the proposal impracticable. Foch, however, thought it worth going into, and Franchet D'Esperey, on Sarrail's recall, received instructions to examine the scheme. His judgment was affirmative.

Undoubtedly it was the intention at Berlin, when news of the break on the Balkan front arrived, to concentrate there all the forces available for the purpose. But events have moved with unlooked-for swiftness. With the disappearance of Bulgaria as a belligerent, and with Austria's contribution to the Balkan campaign represented by the army of Pflanzer-Baltin, the stress of the conflict must fall upon Germany, and involve once more a serious division of her strength in the field. If, on the other hand, the emergency was not faced the transformation in the Balkans must react forthwith, not only in Turkey but in Russia. In Turkey, General Allenby, having rounded up the Turkish troops east of Jordan, was pushing on with his mobile forces towards Damascus. In Roumania the German position was thorny. Unless some move could be made and at once which would restore German prestige events might develop as rapidly at Constantinople as at Sofia.

But simultaneously with this emergency the Allied attack on the West assumed a graver aspect. The French and Americans broke through the German fortified lines in Champagne and the Argonne; the British and French pressed upon and carried the Hindenburg defences covering Cambrai and St. Quentin; the French under Mangin turned and seized the Craonne ridge; and, not least, the Belgians and the 2nd British Army, under the united command of King Albert, moving forward north of the Lys—the necessary starting positions having been gained by "nibbling"—captured both the Ypres ridges and the Houthulst forest, carried their front close up to Roulers and Menin and threatened the important junction of Thourout.

To meet the Allied pressure the Germans had been obliged to crowd the main strength of their forces into the arc of front extending from Cambrai to the Meuse north of Verdun. They now found their lines of supply through Metz menaced; the lines behind Cambrai imperilled by the loss of that place—fighting was going on in the suburbs of Cambrai early this week—they were confronted besides by the danger of the routes through Belgium being closed, and they had the plateau of the Ardennes in their rear. It is doubtful if any army was ever in a position of greater jeopardy.

RUSSIA AND TURKEY.

IT is common talk that Turkey has submitted proposals for peace. Whether true or not, it is obvious that it can only be a matter of weeks, perhaps of days, before Turkey follows Bulgaria's example, for "downing tools" is in warfare contagious. It is some consolation for the loss of Russia as an ally that the Allies are now released from their hasty promise to hand over Constantinople and the Dardanelles to that Power. For it is now clear that to whatever Power it might be wise to entrust Constantinople that Power is not Russia, whether ruled by Tsar or Republic. The notion that the Russians, because they are Christians, are superior to the Turks, because they are Mahomedans, has been exploded by events, which have demonstrated that in point of civilisation there is not a pin to choose between the two, who are both barbarians. If anything the Russians are the worse, for the atrocities they have perpetrated on one another, including the murder of the Tsar and the Tsaritsa and their whole family, mark them out as savages whose conquest will be one of the first tasks awaiting the victorious nations. But the war has proved that Constantinople, from its position between Europe and Asia, and between Southern Russia and the Mediterranean, ought not to be entrusted to any single Power. If the idea of a League of Nations is to be realised in any the most modified sense, Constantinople must be placed under international control, and, as soon as Turkey is out of the war, it must be occupied by an army of international soldiers and officials. Of course, as long as the war with the Central Empires continues, the opening of the Straits will mean a supply of oil and food for the Allies, and a cutting off of those commodities from Germany and Austria. The international occupation of Constantinople would doubtless have an immediate effect upon the policy of the Ukraine, for the Hetman, like King Ferdinand, is without prejudice, except in favour of the winning side.

With regard to Asiatic Turkey, the war has destroyed another illusion dearly cherished by our diplomatists. We were always told that any attack upon the dominions or the prestige of the Sultan of Turkey would stir the whole Mahomedan world against us, and would cost us India. That myth, like the Russian bogey of invincibility, "the divine figure of the North," has been blown into the air by guns. The Mahomedan races in Egypt and India have regarded the pounding of the Constantinople Caliph with so much complacency that it has been decided to erect a second, rival Caliph in Arabia, in the Prophet's own city, who is to be properly grateful and submissive to his Christian creators. Whether this dual Caliphate will promote peace or war in the future between the Mahomedans of the Mediterranean littoral, it is now too late to inquire, for it has been decided to make the experiment. It was at one time agreed to hand over that unfortunate and very clever race, the Armenians, to the benevolent protection of Russia, but we presume that intention has been abandoned, at least, for the sake of the Armenians, we hope so. Who is to take charge of the Armenians?

Large divisions of territory in Asiatic Turkey have been made between Great Britain, France, and Italy. How far the provisions of the Agreement of April, 1915, will be adhered to depends upon the termination of the war. Apparently, Smyrna is to go to France; the district of Adalia and the port of Alexandretta to Italy; and Mesopotamia to Great Britain. The stoutest opponent of annexation need have no scruples about punishing Turkey, for at the outbreak of war Great Britain offered to guarantee the integrity of the Sultan's dominions, provided Turkey remained neutral. The promise of Constantinople to Russia was made after, not before, the entry of Turkey into the war on the side of Germany. Quite deliberately, under the baneful guidance of Enver and Talaat, Turkey deserted her traditional alliance, and she must now pay the price.

BLACKMAIL AS A FINE ART.

WE have travelled a long way since the Trade Union Act of 1871, whereby strikes ceased to be criminal conspiracies in restraint of trade. That measure gave, and most people thought none too soon, the working classes of the greatest industrial country in the world, the right of combination in their own interests, without which they were at the mercy of the employer, and an employer who was gradually losing touch with his men. With the introduction of limited liability the company was beginning to supersede the master. The personal equation eliminated, the working man found himself too often the creature of a dividend-producing machine, and the loyalty of the one became as limited as the liability of the other. With the disappearance of the human element, and interests diametrically opposed, the strike was apt to appear the only solution of a trade dispute. At any rate, until 1906 the forces were fairly divided. The risks of losing a job and the doubt of obtaining any tangible result in the majority of cases prevented an open rupture except under the pressure of substantial grievance; but when the Liberal Government of the day, under Labour influence, placed the Trade Unions above the law the balance of industrial power was destroyed for ever.

With the Union funds safe from attack, a strike lost all its terrors. It became hardly more than an agreeable holiday, with the added zest of pay for deliberate inaction. It was Labour's opportunity, and unfortunately the majority of mankind are seldom better than their opportunity. Fortunately so few, and perhaps too few, of us get it. With war such a chance proved irresistible to the baser sort; and in war, alas, so often the baser sort become indigenuous.

The process is simplicity itself. You are making something or rendering services somehow necessary to the safety of your country. You must wait until your country's need becomes essential. Then go on strike without warning. That you are already absurdly overpaid does not matter, you must always demand in addition twice as much as you expect to get. This tactfully allows the authorities to save their face. This conceded, as it invariably is, you return in triumph to enjoy the spoils. There is no risk, nor is the triumph dimmed by your partial success, for the war-striker no more respects an undertaking than a Prussian a treaty.

No agreement, however favourable, is more than a scrap of paper.

The Railway strike is an excellent object lesson. Before they put forward their recent demands the railway workers had had their pay increased in a proportion beyond the average of any other working wage.

These fresh demands were the subject of negotiation between the Government and the railway Unions. A complete and satisfactory settlement was arrived at to which both sides agreed.

Almost before the ink was dry on the agreement another strike is launched, started by the best-paid workmen, the enginemen and firemen, who have no excuse of financial pressure, a strike greedy and wanton, which can have only one effect, to cripple their country in the prosecution of the war.

The pity of it is that labour at heart was never sounder. The Trade Unions, its aristocracy, have proved worthy of their traditions and their country. Whatever be the issue of the war, no section of the community have played a better part, under greater difficulties, than the Trade Unions. To a half-educated and therefore wholly suspicious audience the vociferous few make a ready appeal. Between a Government afraid to govern, and a following that wont follow, the Trade Union leaders are indeed to be pitied. They have faced, in the instincts of their country, almost more than anyone had a right to expect, the loss of confidence of their own class.

At last the Government seem disposed to stand firm. Is it too late? We live in the midst of alarms, but during the war no direr blow has been aimed at the public safety than the so-called Police strike. The affair has been treated with a singular levity by the

Press. Fleet Street is so demoralised by working sensational stunts for their credulous public that simple facts, however ominous, have lost their significance. To employ the word "strike" in connection with the recent action of the Police force is an abuse of language. A Police strike is a mutiny, and a mutiny in the face of the foe, for the criminal classes carry on a perpetual frontier warfare in every great city. With an industrial dispute, even when the State is the employer, it may be plausibly urged in excuse that after all it is merely a business question between parties whose relations are merely material. The police are the trustees of public safety. It is a question not merely of pay, but of principle. They are a semi-military body. Before joining they take an oath of loyalty and faithful service.

A constable who neglects or violates his duty commits a criminal offence for which he is liable to imprisonment, under the Police Act. With the police there is no question of casual employment. Every policeman is provided for for life, if only he behave himself. Promotion is assured and a comfortable pension upon which he can retire in the prime of life is his portion, and when he retires no ex-policeman who wants it need ever lack assured employment.

There was also this point to their credit. Since the creation of the force by Sir Robert Peel, in spite of its disciplinary character, it has held not merely the respect, but the regard of the general public. Nothing one would assume except the pressure of direct necessity could explain the betrayal of their trust, and the forfeiture of their great tradition.

What are the facts? They mutinied for increased pay and the recognition of a Police Union. What was their financial position at the time? The minimum wage of a constable was £2 2s. a week, with an extra allowance of 2s. 6d. a week for each child. He was entitled to a pension after 28 years' service. After 15 years' service, if incapacitated by illness, he was entitled to a similar provision. If incapacitated by illness before that period his claims to one were carefully considered. At any period of service he was entitled to a pension if incapacitated by any injury received in execution of his duty.

Can it be suggested that conditions of employment such as these were so oppressive as to justify the betrayal of a trust and the surrender of London to the mercy of the mob? *The Times*, which has adopted a curious attitude of half-hearted apology for their action, seizes on an excuse thrown out by one of their door-step orators, that the whole trouble was due to "shilly shally." No more fatal point could be made in the interests of the Police force. It involves a confession of the truth, not merely that the claims of the men had been and were the subject of official consideration, but that that fact was known to the mutineers themselves. It destroys the semblance of any grievance.

From the statement of Sir George Cave, it appears the question of an increase of pay was actually being considered by the Commissioner of Police. At the time of the mutiny he was at work on the scheme. It was being prepared by actuaries and contained provision for widows' pensions exceeding even the demands of the mutineers themselves.

With regard to their second point, the recognition of their Union, it is obviously a claim so inconsistent with their duties and discipline that it would hardly appeal to a Bolshevik.

On this serious and substantial point they were forcing an open door. It was the veriest wantonness of disaffection. The Government cannot be very proud of the way in which they met the crisis. A surrender to rebels under arms is never very dignified. Even if you sacrifice the official you were bound in honour to support, as a scapegoat, and however busy a government is, it can always find time to sacrifice a subordinate. Nor was the Prime Minister's statement as to the Police Union very reassuring: "He could not in war time sanction recognition of a Police Union." It reads uncomfortably like a surrender by implication of the whole position. It is not difficult to settle a

dispute, if you are prepared to concede the only point at issue.

The results of this unhappy business have been immediate. If we have not a universal strike, strikes have become almost universal. When the custodians of public order set the example who should hesitate to follow, and, following, what have they to fear in any consequent collision with authority? Not the least discreditable incident of the whole business is the treatment of Sir Edward Henry. Whatever may be the opinion of his abilities as Commissioner, which have never so far been called in question, no force ever had a more loyal chief. When the general conduct of the police was attacked some years ago Sir Edward Henry insisted on a Commission being appointed to enquire into their actions as a body, with the result that a wavering public confidence was restored for a generation.

The very delay which the precipitate profiteers resented was due, it appears, to his anxiety to obtain for the police widows a further extension of pension beyond the insurgent claim. One hopes that among the older and saner members of the force some sense of shame may be found for the part they have played in driving into retirement their staunchest friend.

The immediate victory has been with them, but it may have been dearly bought by the loss of esteem and respect of all decent citizens.

On their future conduct much may depend, but it will be long before they regain the confidence of the public, which they have so wantonly foregone.

MR. BOK "BUTTS IN."

THERE is no more respectable (or respected) man in the United States than Mr. Edward Bok, the mahaging editor of the *Ladies' Home Journal*, of Philadelphia. Through this magazine Mr. Bok wields a great influence. I know no New World factor more potent in that "uplift" which is America's austere passion. But to apprehend this editorial sway presupposes on the British reader's part a knowledge of provincial and rural America which it is rash to imagine he possesses.

Mr. Bok is a rich man. His journal is a princely property, and every advertiser in it must toe an ethical line, besides paying a stiff price for publicity which ranges from the Atlantic to the Pacific, and from the Great Lakes down to the Mexican Gulf. A sister publication (of the Curtis Company) is the *Saturday Evening Post*; and here again is a revenue which must make managers on this side ache and yearn, when they scan its commercial array, and reckon the handsome price of a "position page."

I have hinted that the *L.H.J.* keeps watch and ward upon the morals and interests of its millions of readers. The advertisements are therefore censored severely. No syphilis-quacks call from benign, pink-thinking pages of the Curtis publications—though these pill-and-dope rogues have piled up ill-gotten fortunes from ads. in the most reputable of daily newspapers. "Sexology" books are shut out from the *L.H.J.* though they shout from the foremost periodicals of the United States—not forgetting "How to Woo a Widow" and "What to do Before and After the Wedding."

As custodian of America's morals, Mr. Bok's manager casts a wider and shrewder net. Thus a new concern, haply "toting" "fine-art plate," would most likely be invited to send along a specimen to Independence Square before any invitation to buy it appeared in the *L.H.J.* Mr. Bok has no illusions about mail-order publicity in forty-eight huge States with as many frontiers, and a welter of conflicting laws which the rascal knows well how to use and evade. Mr. Bok no doubt remembers the advertiser who, in a less august medium than the *L.H.J.*, offered "a steel engraving of George Washington" for twenty-five cents (one shilling), and sent to the "sucker"—a penny stamp bearing that hero's head!

Therefore the public must be protected. That fine-art plate might be an over-luscious thing—even an

abbess-and-gardener episode from that loose creature, Boccaccio! Of course, this would never do. America is extraordinarily puritanical in these matters. A kiss on the movies may only last so many feet and no more; and the length of such kisses varies with each State's indulgence.

Plays that make fortunes are usually rosy and "clean." The novels of Harold Bell Wright sell by the million; and you should read Edward Garnett upon "The Winning of Barbara Worth," which brought its lucky author—an ex-preacher—\$80,000 in its first ecstatic month. Mr. Wright is another W. D. Howells, queerly diluted and "out for the dough"—which he rolls in to the goodly tune of £20,000 a year. Morality, sentimentality, insipidity, banality—here are the open secrets of literary success in the United States.

"My longing," Mr. Howells himself confesses, "was for the cleanly respectabilities." Beyond question this is the true psyche of America in the mass, however the realists may rave, and the high-brows snipe from narrow peaks of their Olympus.

We cannot stay to explain the paradox of materialism and idealism side by side in the forty-eight sociopolitical laboratories which make up the United States. There is scant respect for law, as the lynching records show, and as President Wilson has lately bewailed with characteristic forthrightness. Divorce is notoriously common—witness the "nisi-mills" of Reno, Nev. and Sioux Falls, S.D.

Dynamite and "guns" continue to figure in labour strikes. The white slave traffic still thrives under the rose; and the boss in politics and business has an ethical code peculiar to himself, as the mere mention of Tammany Hall and the Standard Oil concern will recall to any American.

For all that, the United States is the most aggressively moral nation upon earth; and now that her sons are swarming over to Europe in millions, she is gravely concerned for the welfare of their souls and bodies. Liquor and women—*voilà les ennemis*! President Wilson has issued paternal admonitions. Mrs. Wilson and Dr. Anna Shaw published a letter to their Allied sisters, respecting "the protection of our sons at a time of unequalled temptation and danger." General Pershing was bombarded with warnings, and he sent home reassurance through shoals of correspondents. The Q.M.G. in Washington (General Sharp) told the nation that the C.-in-C. in France "is exercising every possible precaution to protect the officers and men of his command."

Now, there is nothing to laugh at in all this, however strange it may seem to our cynical adolescence. America is very young. This is her first adventure overseas; and the mothers are acutely concerned about their boys—though why France and England should be more perilous places than, say, the cities of the Southern States where African wenches roll through the streets with no scruples worth speaking of, is more than we can say.

Panicky statements have been made, *quand même*—even outrageous statements. Here is a brochure of the Board of Temperance of Prohibition and Public Morals of the Methodist Episcopal Church. It is headed "Appalling Drunkenness Among Troops Imperils the Safety of the Army Abroad!" And the mothers are told that: "Drink and the devil of syphilis are whipping American soldiers into the guard-houses and hospitals of France in their thousands!"

Correspondents, chaplains, and officers at once refuted this monstrous lie. General Pershing sent a special message "to American mothers": "Our boys are less likely to be led astray here in the war-zone than in the home towns of America." This is absolutely true. That gallant (and unnecessarily harassed) soldier gave facts and figures to prove the superb condition of his troops; and he added bluntly that scare-mongers at home and abroad "should be stood up against a wall and treated as traitors." Then the Chief Surgeon of the American Army produced figures from

his Bureau in Washington to prove that the venereal rate in the A.E.F. was only "one-fourth as much as among troops in the home camps of the United States."

Here butts in Mr. Edward Bok, of the *Ladies' Home Journal*. Mr. Bok is aghast at "the apparently uncontrolled solicitation of our boys by women on the London streets, and in hotel lobbies, lounges and restaurants." It was the most disgraceful sight Mr. Bok had ever seen; and "scores of amateur girls" lent a heinous touch to young America's impending damnation. Such a thing was inconceivable, Mr. Bok maintained, in the home cities, where all the "red light districts" were wiped out, and the women arrested or put to honest work.

Protective zones were fixed around the American camps. "But all this is of small avail if we send our soldiers, clean-blooded and strong-limbed, over here only to be poisoned and wrecked in the London streets . . . (and) morally crucified. It is unfair to them; it is unfair to the great cause for which we are fighting—it is certainly unfair to the American soldier." Mr. Bok was grieved to say all this (and much more) "while I am here as a guest of the British Government—it seems, in a way, discourteous."

There was on our part no "official" reply, because we are a silent and polite people, with no gust for acrimonious dispute with our invited guests. Of course, there was the usual babel of letters in our newspapers supporting or demolishing Mr. Bok with more or less vague knowledge of the facts. A travelled doctor opined that London "is morally cleaner all round than any other capital in the world, America not excepted." As a matter of fact, London is by far the most decent of all great cities, as every traveller and man of the world is aware.

Mr. Bok would have us believe that the huge training camps of America are made emasculate by prohibitory zones; that the Scarlet Woman is safe in gaol, or "on munitions"; and that if American mothers only knew "what was going on here in the streets" there would be such an outcry over there as to shock our British heedlessness, and prove a serious factor in checking the flow of American troops.

Now Mr. Bok maintains that he has spoken "with care and thought." So also, we may suppose, has General Pershing, and the Surgeon-General in Washington, both of whom flatly contradict this mischievous outburst. Mr. Bok's careful and thoughtful protest was promptly suppressed by the American censor, with the express consent of the Philadelphian puritan who, upon still further "care and thought," was evidently convinced that he had done downright harm in judging a war-time universe by the pink standards of the *Ladies' Home Journal*.

A colleague of his own, Mr. W. C. Edgar, of the Minneapolis *Bellman*, dismissed the Bok sermon as "hogwash," *tout court*. "I have been visiting London at intervals," the Westerner pursues, "for nearly thirty years, and in all my experience I have never found its street life so free of objectionable features of the kind described by Mr. Bok." No American soldier needed a guardian after dark in London. And with that, Mr. Edgar carried the war into the City of Brotherly Love. "I was in Philadelphia, Mr. Bok's own delightful city, in May last." It was then under martial law. "Candour compels me to say that . . . the streets in the vicinity of the Bellevue-Stratford Hotel were more filled with courtesans, covertly, if not openly plying their trade, than any of the streets of London I have seen."

It would be unkind to tell the whole truth about the City of Brotherly Love, which Mr. Bok contrasts so favourably with the British metropolis. But he cannot be unaware of its "government by murder," and the recent revelations which rivalled the most lurid of Tammany regimes in New York, and shocked the whole nation besides. We prefer to let a great American newspaper, like *The Sun*, tell the story in brief: "Philadelphia, long a seething cauldron of factional politics, is now facing one of the most scandalous and

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astounding upheavals in her history, as the result of the murder of a police detective in the 'Bloody Ward' on primary election day.

"The Mayor, Thomas B. Smith, Police-Lieut. D. Bennett and Isaac Deutsch, a political leader, are awaiting a hearing before the Criminal Division of the Municipal Court. Six gunmen, imported from New York as tools in a gigantic plot to spread bloodshed and riot, to intimidate voters to vote illegally, and thereby swing the election for Deutsch, have thus far been arrested. The net is out for twenty-five other gunmen who were imported from New York and Newark; also for the thug leaders who marshalled them, and finally for the politicians and police officials who, it is said, connived to protect them, and even aided them in escaping from the city after the crime."

Now as to vice. Here Philadelphia's accuser is Mr. Raymond B. Fosdick, the guardian of America's camp morals. Mr. Fosdick's report upon conditions in the City of Brotherly Love was so appalling that Secretary Daniels took drastic action owing to the flagrancy of "the social evil and illegal liquor traffic." But listen to the sweeping *peccavi* of the *Philadelphia Inquirer*, and you will agree that there is no more to be said: "Philadelphia has multiplied its dens of iniquity. Its streets are crowded with women of the underworld; liquor is being freely supplied behind the red lights, and by the 'bootleg' process on the highways."

"Philadelphia is wide open. Gambling is prevalent, viciousness is running wild. Thieves and highwaymen stalk abroad . . . robberies are so frequent that they no longer provoke comment. Philadelphia has arrived at the stage where protection is afforded, not to the public—not to the troopers, the marines and the jackies—but to the owners and managers of the vice-resorts. . . . Lawless police officials may pad their pocket-books by extracting greenbacks from criminals; that is only a feature. The system looks higher; it demands the support of the underworld for its candidates at the polls—and gets it!"

Mark you, this is not our voice, but Philadelphia's own! And this is the city which Mr. Edward Bok (of *The Ladies' Home Journal*) has the effrontery to present as a model to this shameless London of ours! Has the man any explanation to offer of this amazing aberration, which smirches most of all America's magnificent soldiers whose keenness and valour are among the latest wonders of the war?

MUSIC OF THE MOMENT.

THE autumn concert started upon its course last Saturday with a rather unusual rush. If the pace can be maintained, there is a prosperous time in store for popular musicians and the ingenious business folk who exploit them. We should not be surprised, though, if it proved a trifle too strong to last. The conditions in this particular year of grace are necessarily abnormal. To apply to them the rules of ordinary experience could hardly fail to result in a miscalculation. Never before in living memory has there been so little holiday-making as during the summer that has just ended. No one has been abroad; and the comparatively few who have been away from town for more than a month have probably not stayed at resorts where they were likely to be confronted with a musical programme that they would give two pins to listen to. No Bayreuth; no Munich; *relâche* at the Paris opera-houses—and most others; nothing doing worth speaking of at any of the favourite watering-places, where there is generally a surfeit of more or less attractive music during the fabled "dog-days" which were once an annual phenomenon in these favoured isles.

What has been the consequence? People have come back to town openly boasting of an artistic vacuum. Instead of complaining of tired ears, unless their period of repose has been spent in the neighbourhood of military camps and Y.M.C.A. huts, they declare themselves positively hungry for good music, and they are ready to absorb the remedy for that which nature

abhors in whatever pleasant shape it may offer itself. So much the better. An appetite of this beneficial description cannot last too long, and the wary professional on the look-out for such rare moments may be depended upon to make the most of it. Thrice fortunate those who foresaw the advisability of resuming operations in September, with no Festivals to compete against and nothing but the Promenade Concerts and a stray Sunday Concert at the Albert Hall to distract the attention of the music-starved Londoner. Among the very first to profit by the occasion was that highly popular and gifted young pianist, M. Moiseiwitsch, who had announced a series of recitals at Wigmore Hall at intervals of a fortnight, beginning last Saturday afternoon. He had an audience packed to the doors, and he held it spellbound for best part of two hours, now in Bach, now in Liszt (the only two masters represented), with some of the most brilliant playing we have yet heard from the fingers of this ever-improving artist. The two groups of pieces were well chosen for the display of his individual talent, which in this instance made itself manifest in something more than mere virtuosity.

Concerning the concert given at Queen's Hall and the London Ballad Concert at the Albert Hall on the same afternoon little need be said. The latter had its own *clientèle*, of course; but the other, which depended exclusively upon "names," would never have drawn a crowd but for the peculiar circumstances we have pointed out. It was pleasant, no doubt, to listen to good singers like Miss Muriel Foster and Mr. Gervase Elwes, and hear a smooth performance of the "Kreutzer" Sonata by such sound players as Mr. Albert Sammons and Miss Hilda Saxe. But next time these artists unite upon an expedition of the sort they will do well to devise a scheme with some approach to artistic unity of content, possessing head and tail as well as middle; also, perhaps, not altogether devoid of the native seasoning which is nowadays regarded as the fitting concomitant to every decent musical meal.

And here we trench, as it were, by accident upon the burning question of the hour, viz.: If British music does not pay, what claim has it to a place in the programmes of concerts given primarily for the purpose of making money? This interesting topic has arisen quite recently in connection with the Promenade Concerts, and its discussion has brought some notable facts and observations to light. Let us see what they amount to. The train was nicely ready for firing when an anonymous correspondent wrote to *The Daily Telegraph* complaining that he was "getting sick to death of hearing" the same eternal round of hackneyed works by Russian, French, German, Hungarian and Scandinavian masters. He wanted more up-to-date British music, and named the composers whose output he thought quite as fine as that of Strauss. This *cri de cœur* was more or less echoed by the critic of the paper, who quoted a letter from Sir Ernest Palmer, the founder of the Patron's Fund, to the effect that the Promenade Concerts, being "entirely supported by the British public and British money," it was mighty strange that "so little regard was paid to our own composers and their works." Whereupon, enter Messrs. Chappell & Co., the *dei ex machina* of the whole business.

This busy publishing firm, the lessees of Queen's Hall (where their piano is played) and owners of the orchestra, are furthermore, it seems, the real managers of the Promenade Concerts and the sole arbiters as to what is and what is not to be included in the programmes. The latter are drawn up, not by Sir Henry Wood, if you please, but by Mr. Robert Newman, "whose long experience thoroughly qualifies him for the task," and who has "general instructions from us [Chappells] to draw up the programmes upon the most popular lines, and they are finally submitted to us for approval." Naturally, Messrs. Chappell & Co. object to all this criticism. They are not in business for philanthropic purposes. "It costs thousands of pounds to run orchestral concerts, and it is not possible, unless you are a millionaire, to exploit novelties and at the same time find the money to pay your

artists." They find Sir Henry Wood too liberal in his allowance of English novelties as it is; they protest that the only native composers whose music draws are Sir Edward Elgar and Mr. Edward German; they admire Sir Ernest Palmer as an idealist who would fain help British music but doesn't know how to; and, finally, they saddle the responsibility for the whole situation upon the backs of the "obstinate British public, who will not be dictated to" (any more than Messrs. Chappell), and who "still prefer Beethoven to Joseph Holbrooke, and Tchaikovsky to Villiers Stanford and Granville Bantock."

The tirade from Bond Street gave us the advantage of knowing better how the land lay; but that was about all there was to be said in its favour. It was simply another illustration of *les affaires sont les affaires*. A fortnight elapsed before it elicited any reply worth mentioning. Then a couple of heavy guns entered into the fray and got right on to their target at the first shot:—to wit, *The Times*, with a Saturday article asking "Who is to blame?" and the *Observer*, with a column from the Birmingham musical critic, Mr. Ernest Newman, whose perspective, being a distant one, is usually different from that of people who live nearer the scene of action. In this instance, however, Mr. Newman undeniably hit the nail on the head when he declared that most of the new music heard at the Proms. had been distinctly below par; that the "Queen's Hall barrage ought to be made more effective"; and that the number and standard of new British works per season ought respectively to be reduced and raised. An incidental appeal to Messrs. Chappell to imitate the book-publishers and "make the standard best-sellers pay now and then for the not-so-good-a-seller" probably fell upon barren soil.

The writer in *The Times* went further. He spoke of "sloppy performances," of a "pandemonium of the strings" somewhere, and "patchy effects"—all due, apparently, to insufficient rehearsals and the fact that the concerts are no longer in the conductor's hands. He asked for fair play, and pointed out with some truth that "It is possible to beat the patriotic drum too loudly. . . . It is best not to tell people to be patriotic, but to take it as a matter of course that they are so." He added that "It did British composers no harm to be thus reminded by the logic of facts that they must write music that really can be played and that people will want to hear." Harm! We should say not. It is precisely what some of our clever and fluent young writers need to be told very plainly. But seriously, we are not inclined to share the fear that "from henceforth the Promenades will be instrumental 'Ballad' concerts." Anyhow, an assurance to the contrary has been vouchsafed by Mr. William Boosey (chairman of Chappells) in an exculpatory letter which appeared in *The Times* on Tuesday. It would have been as well, perhaps, if some of the statements and figures therein contained had been included in the angry letter which Mr. Boosey sent to *The Daily Telegraph* three weeks earlier.

"STUNT" SHIPBUILDING.

IT is perhaps unfortunate that "the Silent Navy" is a tradition rather than an expression, for if at sea the invaluable auxiliary services have driven it to the four winds of heaven, in Whitehall it still holds fast, in spite of the infusion of new technical blood. Under the wide wings of the Admiralty our shipping was placed after the outbreak of war, and there it has since remained screened from public view. "Let not thy right hand know what thy left hand doeth" might well be applied to its administration, for there are few officials at Whitehall or Great George Street who have a comprehensive knowledge of what transpires from month to month in the various departments, of which of course, there are too many. It is not surprising, therefore, that the public is ignorant of what has been produced in our shipyards during the past four years. A little publicity might have done no harm, for the German naval authorities were probably the only

people who knew of our construction programme and its details.

Thus it is that the brass-band publicity accorded to American shipbuilding causes the average man some perturbation of mind. He reads the sensational reports of daily launchings and record output with considerable amazement, for he had been educated in the belief that we stood preëminent as a shipbuilding nation, and he had ample proof to substantiate it. The United States was far behind us in this respect, so what wonder his astonishment? Did he but know the last four years' warship output, however, he might not feel that we had failed to justify our reputation. Large as our Navy was, it was inadequate for the arduous rôle it was called upon to play in the world war. Our admirals could not three years ago take the chances which they might have done, but they can take them to-day, and that by reason of the enormous number of war ships of all description which have been produced in our yards. Many of these will never be required, some were ill-conceived, and a considerable number were designed to meet contingencies which have never arisen. But all have been produced and must be credited to the output of our shipyards. One cannot have everything in this world of compromise, and the yards which were turned on to Admiralty work had of necessity to cease producing merchantmen. And so it is that we are laden with war vessels and bare of carriers.

Obviously the position thus created was beyond the Admiralty with its stereotyped methods. Ship owners and shipbuilders were called to council. Unfortunately, however, the new wine was placed in old bottles, and Government control took its usual bureaucratic form with its favouritism and formalities. Military men were recalled from the Army and worked in spurs and khaki. They drew their army pay and kow-towed to rank as on parade. These men, many of them of great ability and experience in the shipbuilding world, found themselves under discipline, and not infrequently under incompetent officers. Within the last six months much of this has disappeared, but the enthusiasm which was there for the asking died, to be replaced by apathy. It was impossible for these men to miss the obvious fact that many who least deserved it were amassing fortunes by the owning and building of merchant shipping, while they supplied the brains at what was often an inadequate salary. They knew that British tax-payers had provided an efficient navy, and they were in a privileged position to see who reaped the first fruits of such provision. Thus again we discover the cause of industrial lethargy to be inequality of treatment.

Much delay arose from the standardizing of ships, which was adopted in preference to the specializing of yards. In normal times shipbuilders specialize and gain by so doing. To thrust upon these firms standard ships which were not of their own standardizing was a mistake, and one which must be remedied, and which is indeed now being adjusted to some extent. But it all takes time, and, under Government control, four times as long as it ought to do.

Lord Pirrie made for himself a huge fortune by the building of ships and the buying of shipyards, and although old in years he still possesses some genius for organization and selection. He is shrewd enough to leave undisturbed the capable men he found at Great George Street, but he was, and still is, a shipbuilder, still buying plant and premises. Dealing, as he must, with shipbuilders in business like himself, this does not always make for harmony, and the fact is seriously prejudicial in dealing with labour, as he found on his recent visit to the Clyde and Northern yards. So Lord Pirrie turned his eyes to the gallery and seized the gauntlet thrown down by Charles Schwab, the American controller of ship production, and we now read of his chief firm, Harland & Wolff, completing cargo ships in so many days after launching, and we shall presently have the whole clap-net of the shipbuilding "boost" with which the American people have been surfeited. The silent navy

may be bad in some respects, but press-boasted shipbuilding is a danger to be guarded against, for American shipbuilding has lost in quality if it has gained in quantity by over advertisement. In this country we have learned and practised the art of shipbuilding in the keen school of free competition, and experience has taught us that ships must be built to last if our business is to be held. True, these are days of emergency, but hurry and speed are not synonymous, and it is to be feared that most American ships are being put together without due regard to their lasting qualities. It is well to produce tonnage, but the tonnage is wanted on the high seas and not in dry-dock or on paper. Government control has seriously retarded our merchant ship production, but it has not had time to destroy our art or craftsmanship. A little sane publicity would, therefore, be advisable at the present time. Everyone possessing the slightest knowledge of ships and shipbuilding knows that the report of vessels constructed in so many days is mere twaddle. A large ship takes a long time to build. Her parts may be assembled quickly, or she may be launched in an almost complete state and finished in "record time"; but the sum total of her time of construction lies between the drawing board of her architect and the first cargo she carries overseas. These records we never hear, but they are the only ones worthy of consideration. Again, a quickly built ship can carry her first cargo at an early date, but she may be compelled to spend weary weeks in dock, and her life may be short in proportion to the time of her building. Without in any way disparaging America's great effort to produce shipping, let us not forget that we have learned the art in a hard school and practised it successfully in the keenest market. "British built" is a hall-mark in the shipping world, and we must not lower its high standard. Let us have patience, if need be, but at all events let us be protected from press "boosted" shipbuilding.

"SIKES & CO., REGISTERED."

We are old "lags" now—an' we've done our bit
In drear Portland, an' Pentonville;
But, "It's never too late to mend," is it?
An' I've long been a studying, Bill.

I was but a kid when I stole a hat,
An' a pair of old boots, you see;
Yet, of course, I was victimised for that.
Was it right? Yes—as all agree.

Now I notice that if you're a "Union man,"
Though you violate lots of laws,
To furnish your pockets, you safely can—
For you're serving "a sacred cause."

The Union cause, that whenever you toil—
Or, again, when you won't, but play—
You'll be paid high wage for the goods you spoil,
Or you'll get good "strikers' pay."

An', when they return to their twice-paid job,
It is one of "the terms of peace,"
That none shall be jugged, lest a "victim" sob.
But again shall the swag increase.

So a Union, Bill, we old lags must form—
And "affiliate" ours with theirs—
Then, whoever provokes or allays the storm,
We shall all go equal shares.

Then, if one of us chaps goes an' bags a bike
From one o' them "bourjoice" fools,
The Coppers will meet an' will call a strike,
An' the Locksmiths will down their tools.

For we like "Justice"—we've had our share—
But "Labour" gets never none.
Let 'em have half ours—since we've some to spare—
An' besides, we'll enjoy the fun.

CORRESPONDENCE.

On the eve of going to Press we received a letter from General Page Croft which, as it raises controversial matter of some perplexity relating to his charges against Mr. Leverton Harris, we are obliged to hold over till next week.

ED. S. R.

POPULAR CREDIT BANKS.

To the Editor of THE SATURDAY REVIEW.

SIR,—I have read the letter of "A City Director" in your last issue, and I think with him that every encouragement ought to be given to extending, in this country, the banking facilities which, after the war, are certain to be inadequate, if our trade, commerce and enterprise are not to be strangled.

If it is possible to secure a Board of Directors, in whom the public would feel confidence, there would be no difficulty in securing ample subscriptions for even a very large capital, whether the working classes did or did not participate largely, but, if the bank is to earn large profits and do useful work in assisting the trade of the country, it must secure large deposits.

Bank profits are not made out of shareholders' money, but out of customers' money, and I beg therefore to throw out the following suggestion for encouraging deposits:—

I suggest that for some years—if not permanently—a certain proportion, say for example one-tenth, of each year's profits be put aside for the benefit of all depositors whose deposits have never during the year fallen below a certain minimum, say £50, and have averaged not less than, say £100.

To each of those depositors I would give one Tontine Bonus certificate in respect of each £100 average.

At the expiration of the Tontine period, say ten years, the fund, with all accretions of interest thereon, would be divided amongst the survivors.

Consequently, after the expiration of the first ten years—assuming a ten years' Tontine—there would be a Tontine distribution every year, and this would create interest in the bank, and act as a powerful advertisement for it.

A Tontine Bonus Certificate could be put into the name of anyone, however young, who was selected by the depositor entitled to it, but the rule would be that the holder of the certificate must be a shareholder in the bank.

The following results would naturally follow:—

(1) To secure the best chance of sharing in the distribution, young lives (often children) would be selected;

(2) Consequently, as these young lives grew up, they would naturally do business with the bank, with which they had been associated even from early youth;

(3) Thus the bank would always be sowing the seeds of a future connection;

(4) A certain number of shares would year after year get into the hands of infants, and these, being untransferable during infancy, would be kept out of the market, thus helping *pro tanto* to maintain the stability of market quotations.

I am convinced that this little speculative "fillip" would bring in quite a large number of depositors—especially amongst the lower middle, and working, classes.

It will be suggested that no mere working man would ever have a £100 deposit at a bank.

To this there are two answers:—

(1) Many mere working men have far larger hoards than is generally realised, and

(2) Two or more people could club together and open a joint account, so as to get the credit balance of the

account up to the Tontine level. It would make no difference to the bank in what name or names the account stood, as long as all the depositors agreed on the individual to whom the Bonus Certificate was to be issued.

The bank would be under no obligation to continue this Tontine Bonus scheme for any longer than it liked. Probably it would be found profitable to continue it as a permanent feature of the bank, but, if it is found that it could get ample deposits otherhow, it would take care that it always reserved to itself power to simply discontinue the practice.

It is a mistake to think that deposits cannot be got by increasing the customary attraction of a very low rate of interest.

Hitherto banks have been too much inclined to think that demonstrable safety is the one and only thing that influences depositors. It used to be thought that unlimited liability was necessary, as no depositors would trust their money to a bank with limited liability. It turned out that this was quite a delusion.

It is still thought that depositors would leave a bank that had not a large uncalled liability. Perhaps this is another delusion.

Anyhow, I happen to know that the so-called "Charing Cross Bank," carried on by a single individual, until he became bankrupt, opened a branch in a West Country town, and, though the so-called bank in reality gave the depositors no security that would stand a moment's investigation, the deposits at that branch amounted to a really enormous sum—simply because the depositors were offered somewhat more interest than was paid by the several really solid banks carrying on business in that town.

I believe the liquidators found that the same thing had happened in other towns.

After all it is the depositors who make the profits, and it is not altogether unreasonable that, as they make the profits, they should share in the profits.

Yours faithfully,
ANOTHER CITY DIRECTOR.

To the Editor of THE SATURDAY REVIEW.

SIR,—Your correspondent, "A City Director" is right in saying that there is urgent need of new banking institutions in this country.

The policy of "amalgamation," a reasonable one in itself where it includes the strengthening of weak institutions by powerful ones, has in recent times become a policy of "megalomania," and the result of acute personal jealousies between two or three men.

Two and two make four—not five—and the addition of two sets of assets and liabilities gives exactly the same measure of strength as existed before the addition. There may be—and very often are—minor advantages from a profit-making point of view to be gained by the fusion of two businesses, but let us have no more cant about additional strength.

Your correspondent is evidently a man of broad views and wide experience, although I judge from certain of his arguments that he is not a practical banker. For instance, when he speaks of a new bank being unhampered by past contracts and depreciation, he is on rather unsafe ground. Whatever may be said against our existing banks, unquestionably their financial position is sound, and full provision has been made for all depreciation. In addition, they have huge accumulated reserves, visible and invisible, the absence of which will hamper the operations of a new institution.

"A City Director" rightly says that he does not find Sir Edward Holden's remarks on competition very convincing. But whether convincing or not, they are merely an expression of his personal views. He is an old man, and he cannot speak for his successors, and, speaking frankly—there was so much clap-trap in his speech, so much humbug cleverly mixed up with the soundest of practical common sense—that it is best to

disregard it altogether or to take it as it was—a clever piece of special pleading for a definite object.

In justification of the words "clap-trap" and "humbug," it will suffice to refer to the pardonable horror with which he spoke of the impossibility of such a body of men as the directors of his bank ever doing anything wrong or unworthy. I make no insinuations against his directors, whom I believe to be a most worthy body of men, but no body of men is fit to be entrusted with unlimited power.

However, to come to the point. Your correspondent is right in saying that there is room and opportunity for new banking institutions in this country, and his ideas for their formation are sound and practicable. It only remains for him to induce other "City Directors" to refuse any longer to be hypnotized by the fetish of the self-constituted "banking authorities" and to combine with him to found a new bank, or banks. If he does so he will not only be conferring great benefits on British industry and commerce, but will eventually reap a great fortune for himself and his associates.

I enclose my card, from which you will see that I am not without practical experience of bankers and banking, both in this country and elsewhere. But as I do not wish to call down upon my head the thunders of the gods ("little tin-Gods" though they be) of the City, I will merely subscribe myself,

Your obedient servant,
ARCTURUS.

London.

To the Editor of THE SATURDAY REVIEW.

SIR,—Your correspondent, "A City Director," declares himself unconvinced by Sir Edward Holden's assertion that the great Bank amalgamations will not diminish competition between bankers. So am I. A thing is not necessarily true because Sir Holden says it is; nor does he, who is personally interested in amalgamation, dispose of the danger of a "money trust" by declaring it to be "absolute nonsense." An article, which appeared in THE SATURDAY REVIEW of 31st August, "A Banker's Doubts," discovered a knowledge of the subject quite equal to that of Sir Edward Holden. Not only did the writer regard a Money Trust or Monopoly as a real danger to be apprehended from amalgamation, but he pointed out another danger, which has been experienced in the United States, particularly in New York, that, namely, of interlocking directorates, bank boards acting together in the granting or refusal of loans, the same directors being nominated on different bank boards by millionaire interests. Sir Edward Holden pooh-poohs this in his off-hand fashion by the remark that it is "against the practice of the banks for a director of one English bank to be a director of another English bank." This is not exactly the fact, and if it was, there is no reason why it must continue to be so. I know two directors who are on more than one Bank Board. But while I agree with a "City Director" about the danger, I am not at all sure about his remedy—it wants discussing. There would be no difficulty (in my opinion) in raising a capital of a hundred millions or more by the issue of £1 or £5 fully paid shares in a Popular Credit Bank, so universal is the desire of men to possess a share with some chance of speculative profits. The difficulty arises with regard to the management of a Bank with a large number of small shareholders. From a long and varied experience I can make the assertion that all the rows at City meetings are made by the small shareholders, who are suspicious and ungrateful, like all people who are ignorant of the difficulties. The shareholders in banks, as at present constituted, are all wealthy, or at least substantial, people, because the shares have a big call attached to them. Perhaps the present bank shareholders exercise too little influence and criticize too seldom the services of their directors, particularly in the case of the Bank of England: but it is a mistake on the right side. I cannot contemplate

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without grave misgiving the prospect of the management of banks being criticized by clamorous crowds of small shareholders, some of whom might be unsuccessful borrowers. Directors are timid enough, as it is: but if their re-elections were dependent on a mob-election we should have all the scandals of the India House in the eighteenth century over again.

Yours faithfully,
ANOTHER DIRECTOR.

THE CITY OF GOD.

To the Editor of THE SATURDAY REVIEW.

SIR,—It is with a sense of relief that one reads your excellent article under the above heading, in which at last we are given a sane and balanced view of the cause of the world war. Thinking men are weary of the clap-trap about the purifying effects of the war, and the state of perfection in which we are supposed to be going to live when peace comes. War, in whatever age it takes place, whether in the first century or the twentieth, has its origin, as your contributor so aptly points out, in *original sin*,—that mysterious element in human nature which these modern builders of a City of God seem to have entirely forgotten or deliberately overlooked. When mankind has learned and seriously laid to heart the spirit of the Sermon on the Mount, then, and not till then, may we dare to contemplate "A City of God," or even a reliable "League of Nations." To many of us, however, this hoped-for millennium appears merely as a far distant vision, and very much a dream of the future.

A. C.

Albury, Surrey.

THE CULT OF THE GOAT.

To the Editor of THE SATURDAY REVIEW.

SIR,—It is to be hoped that the dread of such humorous banter as is contained in your article on "The Cult of the Goat" will not deter from that kind of animal worship any who have seriously thought of devoting themselves to it. In our present shortage of milk and protein the goat has become a very present help in time of trouble.

The goat has been too long neglected as a source of milk supply in this country. Its milk is of excellent quality, richer than human milk in protein, exactly equal to it in fat, and slightly poorer in sugar. And it has one singular advantage, and that is that it is rarely, if ever, a carrier of tubercle. The goat is not absolutely immune from tubercle, but it is seldom affected by it, and goat's milk can be practically guaranteed as free from tubercle. If more children were fed on it we should have fewer cases of enlarged glands, of abdominal phthisis, of joint trouble, and of tubercular meningitis. And with proper precautions there is no reason to apprehend that it might be even occasionally responsible for Malta fever.

Goats' milk is, contrary to a vulgar error, quite as digestible as cows' milk; its peculiar flavour soon ceases to be distasteful, and it is quite as capable of having its composition artificially modified, so as to adapt it to the different stages of growth in infancy and childhood. It has Scriptural sanction: "And thou shalt have goat's milk enough for thy food, for the food of thy household, and for the maintenance of thy maidens." From the days of the Patriarchs it has been held to be a wholesome and nourishing food. Innumerable infants have thriven and are thriving on it to-day in Spain, Portugal, Switzerland, Norway, and Greece. In Germany in 1913 there were 3,384,000 goats.

The goat has been designated the poor man's cow, and it would be greatly to the advantage of many of our poor men of the labouring class in rural districts if a couple of such cows could be added to their domestic establishment. Three acres and a cow may be a thing to dream of, not to see, but two goats and a paddock ought to be within easy reach. The goat is

an almost self-supporting milk-giver, and, like the pig, converts waste into food. It thrives on rough, rocky, mountainous situations, where the herbage is too coarse or scanty for sheep, and on garden refuse not otherwise utilisable. The late Earl Grey, one of the most clear-sighted of men, pleaded that railway embankments should be beautified and cultivated. The war has in some measure secured the realisation of his wishes, for they are now dotted here and there with potato patches and little vegetable gardens, but their further utilisation should be at once secured by converting them into feeding ground for goats. At a trifling expense they could be made to support great herds, long drawn out, of these frugal animals, and to trickle with supplies of life-saving milk. I hope before long to see our bare cliffs by the coast, our scrubby uplands and stretches of coarse grass by the roadsides, stocked with milch goats of approved breeds, largely augmenting our national milk supply. In the garden cities which are likely to spring up in numbers after the war, provision should be made for goat culture. In the suburbs of our large towns it may often be possible to permit the keeping of goats without any infringement of strict sanitary rules. My friend Sir Anderson Stuart, of the University of Sydney, tells me that goats are highly appreciated in Australia because they can flourish in arid districts, where cows would perish, and can be depended on to go on giving milk in periods of drought, when the wonder is where they procure the moisture that goes to its manufacture. He has, he says, lived for months on goat's milk, and has found it not only supporting, but delectable.

The goat is easily domesticated and gives little or no trouble. Its roving disposition and alleged mischievous propensities are easily restrained. Its flesh is presentable, not as palatable as good mutton, but on a par with much of the mutton that we now encounter, and that of the kid is a delicacy which might well vary the monotony of our English dinner table.

The skin of the goat is a valuable article of commerce, and a few years ago the United States, where large numbers of goats of the Angora breed are reared, imported these skins to the tune of five million pounds per annum. The hairs of the goat go to replenish the wigs of our judges and barristers, and its horns are made into knife-handles. The goat, too, has its moral influence. It may contribute to that senile enjoyment which you have so racily described; and attached to the cottage home, it would add to the interest and variety of life, relieve country cowkeepers, and help to awaken in the children those kindly feelings which in the absence of domestic pets are apt to lie dormant.

It seems highly desirable that the Board of Agriculture should bestow more attention on the goat than it has hitherto done. New blood is urgently needed, and whenever freightage difficulties are overcome, the importation of goats under certain simple precautions should be permitted. Some of our wounded men could profitably run goat farms.

Yours faithfully,

JAMES CRICHTON BROWNE.

Crindan, Dumfries.

THE OBSESSION OF PICTURES.

To the Editor of THE SATURDAY REVIEW.

SIR,—In my letter under the above title I regret having quoted the adverse remark of a London magistrate upon cinemas, which Mr. Powell, in a letter to you of the 28th inst., says has no foundation. I took the remark from what I believed to be an entirely trustworthy source.

With regard to the failure of the scientific and educational films, it is difficult to understand why the London County Council did not avail itself of them: those I saw were certainly "beautiful and instructive"; I cannot conceive anything better of its kind for educational purposes.

I am, Sir, yours faithfully,

E. A. HELPS.

THE CIVILITY OF THE BATH CITIZENS.

To the Editor of THE SATURDAY REVIEW.

SIR,—I have recently returned here from an enjoyable visit to Bath, and I would like to express in your columns the extraordinary civility I received from her polite citizens. It was such a contrast to the treatment and experiences one suffers in localities in the vicinity of London!

May I ask, whether that be due to the abnormal preponderance of gentlefolk residing in the city of Bath, or is it because her inhabitants are better trained and educated there than elsewhere?

I am, sir, your obedient servant,
H. E. DOLPHIN, Lieut.-Colonel.

WAR MASCOTS.

To the Editor of THE SATURDAY REVIEW.

SIR,—My attention has been called to a suggestion in your issue of the 31st ult. to the effect that the collection of War Mascots now being formed by the Imperial War Museum "ought to include the little figures which have been brought forward as a means of averting the attentions of Big Bertha in Paris. In a year or two they may be forgotten when the occasion for them has been put beyond the sphere of practical politics."

Perhaps you will be good enough to assure the reviewer of "Folk-Lore" and your readers generally that "Nenette" and "Rintintin" joined our family of mascots the same week that they appeared on the boulevards. No doubt the quotation that caused your reviewer's surmise of their absence was in print before this interesting event.

Yours faithfully,
ASHLEY CUSIN, Lieut.,
Assistant Secretary.

Imperial War Museum,
St. George Street, S.W. 1.

DEMORALISATION.

To the Editor of THE SATURDAY REVIEW.

SIR,—The Bishop of London, who is quite a modernist in the matter of politics and a great believer in a man-made millennium, declared some little time ago that he would gladly give his "old cassock" to secure the New Heaven and the New Earth which the demagogues have promised to provide.

So far the signs of social regeneration are conspicuous chiefly by their absence. Treason is triumphant in Ireland in so far as it has saved Irish rebels from the obligation of military service, and the success of Irish traitors on the one hand and of the Russian terror on the other, is having a very serious effect in Great Britain, where to be law-abiding is to become the victim of extortionate taxation and the butt of ignorant and incompetent officials—possibly ex-convicts, as we learnt from the Wandsworth case the other day.

Much twaddle has been talked about the "secret hand," but no one suggests, so far as I know, that German gold was at the bottom of the police strike, and yet that strike was the most disconcerting and demoralising domestic incident of the last four years. Even the crazy optimists who for the last 50 months have persistently told us that "nothing matters except the war" are beginning to doubt how far the destruction of Germany will make up for disintegration at home, and are disposed to admit that Mr. Lloyd George as a modern "Mayor of the Palace" rather overdoes the part and is apt to forget that, in theory at any rate, this country is governed by King as well as by a Prime Minister.

Never before in our history have the wages of the labourer been so high and never before has there been such profound discontent. Only last week a West Riding manufacturer told a friend of mine that he did not know what is to happen after the war, adding that twenty of his men were thoroughly dissatisfied and would willingly cut his throat.

Farming, as I happen to do, in three counties, I know the profound dissatisfaction which the cast-iron wages rules are causing among both employer and employed, while the theory, so favoured by Reconstructionists, that the State can abolish poverty and produce wealth, is striking at the very root of the self-reliance which has always been a characteristic of our race. In plain English, the Prime Minister and his political allies are producing anarchy under the guise of "Reconstruction." Mr. Lloyd George's laborious efforts to sow social discord and class hatred in the years before the war are now bearing ample fruit. He sowed, the Socialists watered, and that arch-demagogue, the Devil, has given a magnificent increase.

To-day's anarchy and chaos involve morals and religion as well as the social and political equilibrium, and thus offer a great opportunity to the clergy anxious to promote reform. The increase of bigamy, the growth of illegitimacy, the growth of venereal disease and the increase in dishonesty—all these afford sadly ample opportunities for the exercise of the reformer's zeal. Thus we read that, "whereas in 1908 the illegitimate birth rate in Bradford was 48 per 1,000 births, it had increased to 76 per 1,000 births last year. The total birth rate has in the same period decreased from 21 per 1,000 of the population to 13 per 1,000," while Dr. Saleeby assures us that the "racial diseases" are spreading at home, "because we older people have almost completely lost our power to protect and direct adolescence, which is everywhere falling victim to the unholy trinity of cities, Mammon, Bacchus and Priapus. Gonorrhoea in especial is spreading amongst the young women who should be the young wives and mothers of the next few years. But this disease is almost incurable in women, and nothing can compare with it as a steriliser." As for dishonesty, one railway company has had between 11,000 and 12,000 cases of theft in a year, and while the Trade Unions insist that every railwayman shall join the Union, they apparently do not insist that no thief shall continue to be a Unionist, although it would be just as easy to enforce the latter ideal as the former. Apparently, so long as a man is not a black-leg it matters little if he is a blackguard.

Yours faithfully,
C. F. RYDER.

Scarcroft, near Leeds.

THE WAR SHRINE IN HYDE PARK.

To the Editor of THE SATURDAY REVIEW.

SIR,—The fine letter from M. Stephen Paget in *The Times* on the 4th ult. on the proposed War Shrine in Hyde Park is a protest which should be backed up by all who regret to see the growth of this un-British shrine folly.

We must all echo Mr. Stephen Paget when he says "I have lost many friends in the war. Who has not? I can say my bit of a prayer anywhere—I find the inside of a church a good place for it; I can reverence any little open-air roll of honour, raise my hat to a crucifix, and so on; but Heaven keep me from plaster pylons and cones symbolical of eternity. Let us clear our minds of cant. Which of us now, when the whole nation is mourning, cares for stage antics in Hyde Park?"

We are told that when the First Commissioner of Works sanctioned the design for the proposed shrine, he made it a condition that it should only remain during the period of the war. Could any expenditure be more wasteful? It is to be hoped that Mr. Stephen Paget's protest will induce the First Commissioner of Works to cancel the order for any further expenditure on the project.

I am, yours faithfully,
MARK H. JUDGE.

7, Pall Mall, S.W. 1.

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REVIEWS.

WHO IS HE?

The Love of an Unknown Soldier. London. John Lane. 3s. 6d. net.

WE do not for a moment suggest that Mr. Lane has imposed upon the world, but without disrespect we may refer to the possibility of Mr. Lane's having been imposed upon. Mr. Lane tells us that these letters, exquisitely written and tragically descriptive, from a dead officer to an American girl, were handed to him by a young officer of the R.F.A. as having been found in a dug-out. Again, we make no imputation on the character of any officer, young or old, alive or dead. But we remember the "Love Letters of an English Woman": how we all raved about them, until we discovered that they were written by a Fleet Street journalist!

Assuming the letters to be genuine, it ought not to be difficult to identify the writer: the "marks" are many. When at Oxford he stroked his eight. Immediately on leaving Oxford he was elected to Parliament as his father's son (this must, we think, have been the 1910 election). Disgusted with the selfishness of politicians, he resigned his seat, and went to live in the East End of London, to solve the problem of poverty. Finding the poor disgustingly contented with their lot, and philanthropy "untidy," he left the slums and went to study revolution in Russia, where he found that the young men had plucked out their own eyes and accused the Tsar of blinding them. Thoroughly disillusioned, he returned to England just as the war broke out, and took a commission in the Artillery. He went to America with the Mission and lectured there. A very little inquiry, and searching of books of reference, should be able to discover "An Unknown Soldier," for there can be few young men who have done just the things enumerated above. The writer certainly deserves to be discovered, and placed on the bed-roll of fame. The theme of an undeclared love has never been more beautifully handled, and the horrors of war have never been more poignantly painted. His enthusiasm for the loyalty and cheerfulness of his Tommies touches the heart. Another officer in the Battery had just returned from Blighty with snapshots of his newly-born daughter, and the anxiety and stratagems of all the rest to protect the father from danger reveals an unsuspected side of British heroism. After quoting a verse of Matthew Arnold's beginning

"Come to me in my dreams and then

By day I shall be well again," etc.,

the writer adds, "I suppose if you had met Matthew Arnold the moment after he had written those lines, he would have looked self-contained and icy"—a shrewd and humorous stroke. Here is a sample of *An Unknown Soldier's* power of description. "A big Prussian was sitting on the edge of his bunk. He must have been dead three weeks: but he looked life-like. On the floor was a book which had fallen from his hand. I picked it up. Incongruously enough, its binding was preserved by a newspaper cover. I glanced at the title. 'The Research Magnificent,' by H. G. Wells. I glanced through the pages: the first thing I struck was a marked passage with some comment scrawled against it in German. The passage read, 'Like all of us he had been prepared to take life in a certain way, and life had taken him, as it takes all of us, in an entirely different way. He had been ready for noble deeds.' . . . At that point the marking ended. I looked at this philosopher, forgotten and entombed underground. His beard had grown, his eyes were sunken, his mouth was open, his head lolled in an imbecile fashion. Across his temple was a wide gash where the fragment of a bomb had struck him." The book was also marked and commented on in English, and apparently the big Prussian had killed the English owner and re-edited his reflections. This impressed *An Unknown Soldier*, and he ponders over it, and remembers that both his countryman and the Prussian had been "ready for noble deeds," and had

made the same sacrifice. "I wanted the Prussian to know that I felt like that. The mist had not cleared and it was lunch-time. Crawling through the tunnel, I re-entered the dismal chamber and placed a portion of my meal beside him. I felt that this would tell him. Death had eliminated enmity. It was as though we had broken bread together." Whoever wrote that, be he dead or alive, soldier or civilian, known or unknown, has written a passage of nobler tone than anything we have yet read in the many records of the war.

A HYMN OF HATE.

Joan and Peter. By H. G. Wells. Cassell. 9s. net.

HOW Mr. Wells does hate the Victorians, and the Tories, and Sir Edward Carson, and Eton, and Oxford, and all that class, so much admired by Matthew Arnold, who were clean and cool in "the glowing pause" at the end of the nineteenth century! The childish pranks and adolescent loves of Joan and Peter, and the heroism of Oswald, are mere pretences: their figures are dummies, the mannikins of straw on which our educational tailor hangs his latest patterns. The book is a long and very tiresome tirade against the late Victorians, their Sovereign, their schools and colleges, their politics, and everything that was theirs, or that was not theirs, for their aimlessness and want of educational purpose are the burthen of this hymn of hate. Mr. Wells permits himself to speak of our late Queen as "Victoria, that poor little old panting German widow," which were passable in a Hyde Park orator, but in a writer who aspires to be a national teacher is simply disqualifying. Is Mr. Wells quite deficient in the historic sense? or is he, for all his omniscience, ignorant of the facts of the eighteenth and nineteenth centuries? Quite deliberately Englishmen chose, first a Dutchman, and then a German, to sit on their throne in order to save them from the Franco-Scottish-Italian Stuarts. The Stuarts were tall and slim and graceful, while the Hanoverians were short, and fat, and gluttonous. But Englishmen thought a dowdy and unartistic Court a cheap price to pay for the evolution of parliamentary government and religious liberty. Of course, if the flouts and gibes at the Royal Family are merely playing to the prejudices of the hour, and stuck in to help the sale at 9s., we have no more to say. What does all this commonplace and perfectly wearisome lecture on modern education come to? Oswald, in search of a school for Peter, looked at Eton and Harrow and Winchester, and found that "they were artificial things of men's contriving" (what did he expect to find them?), and pressed his question: "How do you fit in to the imperial scheme of things?" The head masters were all polite, but not, in Oswald's opinion, intelligent answerers. The "hoped they were turning out clean English gentlemen. They didn't train their men specially to any end at all. The aim was to develop a general intelligence, a general goodwill." Now that seems to us a perfect answer: not so to Oswald, or Mr. Wells, who presses the masters to know whether they don't teach their youngsters some "general aim in life," the definite purpose to which they are to contribute, the significance of king and empire, etc.; to which the masters reply that "they leave that to the boys themselves and the world about them." And a very good reply too. The real and crushing answer, however, to Mr. Wells and his elaborate indictment of our public schools and universities is the war. England is, according to Mr. Wells, idle, pleasure-seeking, purposeless, unsympathetic, and evasive of real issues, and her sons' education is defective by the absence of concentration, and a definite imperialism. Germany, on the other hand, is systematic, concentrated, organised, and her sons are taught rigorously and scientifically a very definite purpose in life, *Deutschland über Alles*. Yet unsystematic, purposeless, vague, sport-loving Englishmen, "who wear their clothes easily and object to look inspired" (George Eliot), have not been beaten by the systematic, purposeful, concentrated, methodical, organised Germans, but are slowly

beating them. Not that we deny the faults of our public schools, or some of the merits of German thoroughness. We have paid twice as much as we need have done and have run a frightful risk by being unprepared for war, by ignoring its probability. We believe that Englishmen will continue to run the risk and to pay the price rather than live continuously a life of slavish submission to the drill sergeant and his colonels.

The critics are agreed, with a unanimity seldom witnessed, that Lady Charlotte Sydenham is a spiteful and silly caricature, and that High Cross School, near Windsor, is a feeble copy of Dotheboys Hall, which could not have been found in such a locality at the end of the last century. Whatever the merits or demerits of the Tory great lady, Mr. Wells has never seen her or been within a mile of her, and he is evidently incapable of imagining what she is like. But when Mr. Wells gets away from his hobby, on which he is not an expert but a bore, and forgets for a moment his class prejudice, he is as entertaining as ever, and his description of "the glowing pause" just before the Boer War and the Queen's death is in his best vein; and his description of Peter's experience as an airman is really better than Major Bishop's book. Very striking, too, is his comparison of the Russian audience at the Moscow theatre with a similar crowd in England, the determination to amuse themselves and escape from the boredom of their previous lives being common to both groups. Our advice to our readers is to skip boldly and largely in reading "Peter and Joan," or, in vulgar parlance, to "cut the cackle" about education: by so doing they will miss nothing new or true. As for the argument whether Mr. Wells is justified in raising the price of his goods 50 per cent., he is only doing what everybody has done, is doing, or would like to do, and novelists must live as well as grocers and contractors. Why are the prices of all novels not raised 50 per cent.? It might diminish their number. We are surprised that Mr. Wells has not replied to his critics what Burns said of his Songs, "By Heaven, either they are invaluable or of no value: I do not need your guineas for them."

SEA RIGHTS AND SEA FREEDOM.

The Freedom of the Seas. By Michael Cababé. London. Murray. 5s. net.

MR. CABABÉ practically treats the phrase "Freedom of the Seas" as synonymous with renouncing the right to stop neutral trading with the enemy by the seizure of contraband. In truth, for German purposes the abandonment of this right by Great Britain was sufficient to give them most of what they sought at the time of the Naval Conference in London in 1908-9 which produced the Declaration of London—a document never legislatively sanctioned, owing to Mr. Gibson Bowles and the House of Lords.

In a wider sense, however, the phrase includes more than giving up the right to prevent by capture the trading of neutrals with belligerents in articles of contraband.

It meant also, among certain theorists of international law—including an ex-Lord Chancellor—the abandonment of the right to capture enemy ships and his property even though it were not under a neutral flag.

Mr. Cababé might, however, easily justify himself in treating the so-called freedom of the sea, in the German sense, as following logically and naturally from such a doctrine of contraband as was formulated by the Naval Conference, accepted by the Government and the House of Commons, and would now have formed part of the law of this country if the House of Lords had not rejected it in effect by refusing to pass the Bill for an International Court of Appeal at the Hague. This rejection restored to us the old British law of the sea, and we were free to act as regards contraband in the way that had been found best for our offensive and defensive power in former wars.

We started the war, however, pretending that we were going to act on the principles and rules of the London Conference; but step by step the stern realities of war drove us to issue proclamation after proclamation freeing ourselves from the fetters of that treacherous document, until there was not a paragraph of it left. The country did not fully understand until 1914 when the war came on us, to what an extent Mr. Asquith and Sir Edward Grey had given away to the Germans the strength of the Naval arm by their acceptance of the Declaration of London. When the Germans tried to excite neutrals against us with their cry of "freedom of the seas," they constantly quoted the Declaration of London as the true international law which Great Britain had set her hand to, but which she was now breaking as tyrant of the seas. Thus Bethmann-Hollweg said in July, 1916, to an American journalist, before America had made the choice between the sea-theory and practice of Germany, and the sea-theory and practice of Great Britain: "There was another Declaration of Independence which history will record as of import no less significant than the document signed at Philadelphia on July 4th, 1776—the manifesto issued by the Great Powers of the world upon the freedom of God's ocean to the people of whatever clime who set sail upon its bosom on lawful errands. The proclamation of the freedom of the seas is known as the Declaration of London. It was subscribed to in London of all places in the world, on February 26th, 1908. They wisely guaranteed that hereafter wars should be conducted solely between the parties to them on land, or before the actual ports of the enemy, leaving the nations not involved in the struggle to carry on unembarrassed and unannoyed 'those processes of peace,' the activities of legitimate trade, communication and travel, just as though all the world were friends."

Mr. Cababé entitles one of his chapters "The Trap." We do not quite gather whether he intends to imply that the rules as to contraband made by the London Conference were the result of German astuteness or not. He remarks that a trap is none the less a trap, even if one falls into it with one's eyes open. But if there were a trap it seems that the Asquith Government, guided by Sir Edward Grey, laid the trap for themselves. Both at the Hague Conference the year before, and at the London Conference, the British delegates were instructed to go to the extreme limit short of giving up the right of seizing absolute contraband. All those articles of food, and articles which not being actual munitions of war, were used in making explosives and the like, "conditional contraband" as they were called, which during the war have found their way to Germany through neutral countries, were to be given up. Why? There was nothing to show that it was through any hidden and subtle plotting on the part of Germany!

The truth seems to be that Sir Edward Grey had persuaded himself that it would be impossible, in the conditions of modern communications between countries, to prevent belligerents receiving conditional contraband through neutral countries, in spite of everything the British Navy might do.

Instead of trying to get a rule of contraband established which should correspond to modern conditions, he came to the conclusion that the rule as to conditional contraband should be abolished altogether. In doing so he gave up what he himself, in one of his despatches, speaking of contraband, described as the most effective offensive instrument of the British Navy. For one or two years of war our Navy was strangled in the bonds of the London Declaration; until by one proclamation after another the position was brought back to the law as it stood before that ill-omened document. It was perfectly well known that immense quantities of warlike material and food—the "conditional contraband" of the London Declaration—were forwarded to the enemy through neutral countries. That was stopped at last, after the Declaration had become obsolete, by arrangements with neutrals themselves. Sir Edward Grey, instead of abandoning the right to

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follow this contraband by the London Declaration, ought to have held fast to the right of seizure, whilst accepting new rules adapted to modern conditions of trade, considerate for neutrals without giving up our ancient rights; or otherwise to have refused any traffic with the Declaration. He had to throw it overboard after stultifying the Navy for several years. Nothing more clearly proves Sir Edward Grey's innocence of all warlike plotting for war than his instructions to the delegates enunciating the principles and rules of the Declaration. The conception of a possibility of a future war, in which Great Britain might be a belligerent, was only referred to in an academic or casual kind of way, and was not taken into practical account at all. He looked at the matter entirely from the point of view of the neutral trader. Ignoring war, he thought only of England as a trading and not a fighting nation, and how much better the Declaration would be for neutrals than the old rules of the British Navy.

It is hardly conceivable, after our experience in this war of the paralysis of our Navy, by keeping in being so long the unsigned Declaration as if it were binding, though it had no validity, that there will ever again be an attempt to revive the provisions of this foolish and perilous document. If, however, a warning should in future again be needed, Mr. Cababé's book will remain as an able and legally accurate, yet popularly readable account of the failure and disappointment brought to the Navy from 1914 to 1917 through that document. It draws, from that unfortunate experience, the lines which British Naval policy must follow if the Navy is to be saved from the like futility in any future war. We should not diverge therefrom even if there should be dreams of leagues of nations about.

ARMAGEDDON AND OUR VILLAGE.

The Soul of Susan Yellam. By Horace Annesley Vachell. Cassell. 7s.

AN analysis of the period running from August, 1914, to December, 1916, as seen through the eyes of a rural village, and of one old village woman in particular—such is the task undertaken by Mr. Vachell. The result is all which his previous record would lead us to expect; interesting, sympathetic, humorous, and what reviewers are agreed to call convincing. How far he has really succeeded in breaking down the mental barrier which separates class from class is not easy to determine. His rustics, like George Sand's, are perhaps a little idealised; but, like hers, they have an existence and personality of their own.

Susan Yellam, the heroine of the story, is, seen from the outside, just such a one as we have all been privileged to meet and admire. Her splendid efficiency, her strong sense of duty, her self-respecting deference to those whom she acknowledges for her social superiors, are all as true to life as they can well be. But what of the inner woman and the spiritual forces at work beneath her austere reserved demeanour? It is this which the novelist essays to reveal. Susan's supreme trial begins when Alfred, her only surviving son, abandons home and sweetheart and a prosperous business to take service with the colours. Her religious faith, sorely exercised by the fluctuating fortunes of war, seems doomed to complete extinction when she receives the news of Alfred's death. But at the darkest moment it is revived by one of those mysterious experiences which science no longer dismisses as negligible. She becomes, as it seems to her, aware of her son's presence by his young widow's dying bed, and takes a fresh hold on life through the newly-born child—the child, that *raison d'être* and justification of all war marriages!

Alfred himself is perhaps a simpler nature than his mother, genial, good-hearted, charming, a typical member of our civilian Army. His wife, a thoroughly nice girl, is an excellent specimen of the superior maid-servant. "Uncle" Habakkuk, the local humorist,

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forms a delightful contrast with his sister Susan, the family brains in his case running rather to speech than to action. Neither squire nor parson is exactly of the kind which we encounter at every corner; but there is no reason why they should not co-exist in some parish specially favoured by destiny. The slow progress of recruiting at Nether-Applewhite during the first months of the war seems strange to anyone whose experience of that time was limited to a London neighbourhood. But country has always been less ready than town to realise the necessity for unprecedented measures.

TOPICA.

Studies in Christianity. By A. Clutton-Brock. Constable. 4s. 6d.

MR. CLUTTON-BROCK, who is doubtful whether Christians will allow him their name, demurs to the attribution of infallibility or "impossible perfection" to Christ. Christ "has his authority because he is utterly one of us, not because he is in any way different." Belief in His divinity—all good things are divine—"has done its work." The Cross was "a failure, unforeseen, disastrous, undesigned," and the Crucified is "a hero who failed and whose death was part of the unintelligible waste of life." The Christian tradition is true, but must be rid of obsolete beliefs. The Christianity of Christ and that taught by the Church are two different things. But this is an exploded bit of mid-Victorianism. Criticism of the records yields no Christ except the doctrinal and supernatural one. Christianity in the buff, *in puris naturalibus*, is a figment of the Liberal imagination.

Mr. Clutton-Brock, however, anchors himself to the rock of all belief in maintaining that "religion is the affirmation of absolute values, the escape from the valuing of life for its own sake." *Inquietum cor nostrum donec requiescat in Te*. Not the self-affirmation, self-realisation or self-determination of materialistic formulas, but self-emptying devotion to the Beautiful and the Ideal is what makes life worth living and losing. "In the thirteenth century," Mr. Clutton-Brock remarks, "there was a Christian conception of the universe." The Renaissance, from which the modern world has been hatched, displaced absolute values by relative and subjective ones; hence the shallowness of our art and boasted advance. Again, to lay hold of absolute value is to love and obey a Person, to whom the heart turns as the sunflower to the sun. Christianity is Christ—only our anti-credal author will not ask Who and What Christ is. He urges—what the Athanasian symbol expounds—that God is a Society. Grace is "something not willed by man, but experienced by him," the gift by God to man of an absolute value—are we reading St. Austin *contra Pelagianos*? And Mr. Clutton-Brock even relents so far towards the Church as to grant—*Quicunque vult* again!—that it teaches the perfect humanity as well as the perfect Godhead of Christ. Yet he inconsequently asks, "If He was different in kind from us, how can we be like Him?"

Mr. Clutton-Brock's values are often bold. "It is the most dutiful, the most industrious, nation in the world that has made this war." Seemingly the most idealistic too—"They must even call a row of stinking trenches, in which men suffer and die for nothing, for Germania, for Glory, the Siegfried line; there is no glory at all, but only gas, and stench, and pain." William Wilberforce, the slave-emancipator, was a feudal oppressor of the poor. When Mr. Clutton-Brock affirms that "Christ always appeals to our values against duty," we suppose he means by "duty" an externally imposed law, but the implied suggestion that no one should obey an order till he sees and approves the reason for it is a mischievous one. His boldest statement, however, is this—"If liberty, equality and fraternity were a guide to the life of the nation, all arts and science would flourish as never before." We seem to recall William Morris

haranguing a mob of Trafalgar Square loafers, under the impression that they were Florentine craftsmen of the quattrocento! Renan said very truly that "toute civilisation est d'origine aristocratique," and if anything is to be saved for culture in the coming anarchy it will only be by a small band of men combining to rescue from the surging flood of commonness some relics of the tradition of stateliness, refinement and grace.

TRANSLATION AS IT OUGHT TO BE.

Translation from the French. By R. L. G. Richie and J. M. More. Cambridge University Press. 6s. 6d. net.

THIS invaluable treatise seems to have been written for the use of students with examinations in view, and we have no doubt it will give them a truer view of the difficulties of their task than has been up to the present entertained, but we feel it has a much wider field of usefulness. Some public benefactor should present a copy to the Foreign Office clerk who is charged with the duty of translating official documents and rendered *prétendu* by 'pretended' or *demandeur* by 'to demand.' The Press Bureau might usefully invest in another copy and learn not to translate *caves* by caves or *un triste spectacle* by a sad spectacle. The publishers of translations from the French are beyond praying for, otherwise we would advise them to keep a copy on their desks, and when a new translator presents himself, to offer him half-a-crown to practice on one of the passages the authors have selected as exercises (we understand a "crib" can be obtained on application).

Seriously speaking, a work of this kind has long been badly needed. In no department of our literary output are we so disgracefully bad as in translation from the French. It seems so easy, it is in reality more difficult than from Latin or Greek. The authors give a few specimens of what passes for translation from the French, mercifully selecting them from books somewhat out of date, but we will undertake to show as bad or worse mistakes in nine out of ten of this

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year's translations. But it is in their practical lessons that the authors are at their best. The two chapters on 'Translation of difficult words' and 'Grammar and Syntax as affecting translation' are worth their weight in gold to a student, not only for the information they give, but for the frame of mind, the attitude towards French, that they induce in the reader. The model lessons in translation and the 120 passages selected are priceless. Teachers and students alike owe a high debt of gratitude to the authors for a scholarly and stimulating work.

FICTION IN BRIEF.

'Adventures of Bindle,' by Herbert Jenkins (Jenkins, 6s. net). There are two or three episodes in this book that are almost funny—moments of 'The Gathering of the Bands,' the discomfiture of Lady Knob-Kerrick at the Chapel conversation, and Bindle as a waiter at a first-class restaurant. Otherwise the humour is carefully watered down to harmlessness.

'The Awakening,' by Paul Urquhart (Ward, Lock, 5s. net), would have been a much better book than it is if the author had taken the trouble to perfect the machinery of his story. It has the look of being written for publication in snippets snatched off as soon as composed. The plot of the story is not at all bad, and there is plenty of incident and movement, but it lacks unity. Still, we have read many worse novels.

'Joyce,' by Curtis Yorke (Hutchinson, 6s. net). A bright and lively, if somewhat conventional, story of the youth of two girls and their progress towards matrimony. In the course of their adventures one of them meets the ideal publisher of fiction, and undertakes the delicate task of revising her lover's great novel without his knowledge. There is a happy ending.

'Askew's Victory,' by Harold Bindloss (Ward, Lock, 5s. net). This is another of Mr. Bindloss's anodyne stories, beginning in the Westmoreland fells, changing its scene to the Caribbean Seas, and ending where it began. "Journeys end in lovers meeting," and Mr. Bindloss is a master in the art of describing the adventures on the way. His novels are soothing reading in these days of strain and anxiety to us all.

'Lieutenant Bones,' by Edgar Wallace (Ward, Lock, 5s. net), continues the story of the little group of officials in West Africa whose doings have been made familiar to us by the author. Lieutenant Tibbetts, with his secret ambitions, a sort of "Lord Jim" without the unfortunate experience of that dreamer, provides the series of humorous situations which make up the staple of the book.



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OUR LIBRARY TABLE.

'In Wheelabout and Cockalone,' by Grace Rhys (Harrap, 5s. net). Elver and fairies are ticklish folk to deal with; and even those who possess the gift of beholding them with the mind's eye are not always able to convey that vision to others. It is, perhaps, owing to this cause that the denizens of Wheelabout and Cockalone carry but little conviction for the reader. Yet some of their actions are graceful and appropriate enough, and we notice at least one original touch—the episode of the cruel stepmother transformed into a donkey and gaining thereby not only in amiability but in happiness. Some of the coloured illustrations (by Margaret T. Tarrant) have considerable charm.

'The Arab of Mesopotamia' *Times of India* Office. 1s. 6d. net). This invaluable little book is a collection of essays on subjects relating to Mesopotamia written during 1916. They will be found to be of the highest interest by everyone whom the fortune of war has brought into contact with this country and its inhabitants. From its pages will be learnt the conditions, religious, political, and social, under which the various tribes live, how they are formed, and by whom they are led. In the second part of the book a general account of the population of Asiatic Turkey is given.

'Lectures Françaises Phonétiques,' by Paul Passy (Cambridge: Heffer, 1s. 3d. net), consists of eight French stories, printed on the system of the International Phonetic Association. We have made the experiment of handing this book to a student ignorant of phonetics, and have found that in a very short time he was able to reproduce the sounds intended by the author. The help this system gives in acquiring an intelligible pronunciation amply repays the preliminary trouble of learning a new alphabet.

'The Commonwealth Cookery Book,' by M. V. Palmer (Longmans, 2s. 6d. net); 'Canning and Bottling,' by Helen Pixell Goodrich, D.Sc. Lond. (Longmans, 2s. 6d. net). The former of these two books is a useful and economical cookery guide with many "war-time" receipts which cover quite a large range of dishes both for small and large families. There are also some excellent recipes for cooking children's meals in large quantities, such as are often required nowadays in schools, communal kitchens, etc. Many rules and hints are given which, while known to most cooks, will be welcome to novices. 'Canning and Bottling' is another welcome book which has been desired by many during the last few years. It describes simple methods of preserving and canning fruits and vegetables. One chapter gives an historical introduction to the science of preserving perishable produce. The book is evidently written with a view to the popularizing of fruit preservation in England, an industry which might well be started in many villages in this country, in accordance with the excellent example of the United States.

LATEST PUBLICATIONS.

A Translation of the Latin Writings of St. Patrick (Rev. Newport White). S.P.C.K. 6d. net.

A Simple System of Bookkeeping for Farmers and Small Holders (D. G. Macdonald & James Grant). Chambers. 1s. 6d. net.

Alfred De Vigny, Poems (Ed. by Allison Pears). Longmans. 3s. 6d. net.

Baptism, Confirmation & the Eucharist (John Gamble). Murray. 3s. 6d. net.

Blackmail (F. M. White). Ward Lock. 5s. net.

Buzz, Buzz (Capt. J. E. Agate). Collins. 7s. 6d. net.

Cities and Sea-coasts and Islands (Arthur Symonds). Collins. 7s. 6d. net.

Chambers' Income Tax Guide (John Burns). Chambers. 2s. 6d. net.

Canadian Wonder Tales (Cyrus Macmillan. Illus. by G. Sheringham). John Lane. 15s. net.

English Poetry in its Relation to Printing and other Arts (Laurence Binyon). Oxford University Press. 1s. 6d. net.

England and Palestine (Herbert Sidebotham). Constable. 6s. net.

E. K. Means (Illus. by Kemble). Putnam. 6s. net.

Flower-Name Fancies (Written and designed by G. P. Fauconnet). Lane. 5s. net.

First Songs (Anthony Allen). Maunsell & Co. 4s. net.

Forty New Poems (W. H. Davis). A. C. Fifield. 4s. net.

Flaubert (Emile Faguet). Constable. 3s. 6d. net.

Guildhall Memories (Alfred G. Temple). Murray. 16s. net.

Heronshaw Main (J. S. Fletcher). Ward Lock. 5s. net.

Innocent Amusements (Barry Pain). Werner Laurie. 1s. 6d. net.

Italy's Great War and Her National Aspirations (Mario Alberti and others). Fisher Unwin. 5s. net.

Lady Borradaile's Ordeal (A. & C. Askew). Ward Lock. 5s. net.

Married by Stealth (Florence Warden). Ward Lock. 5s. net.

Manchester and the Movement of Elementary Education (S. E. Maltby). Longmans. 10s. 6d. net.

My Life and Friends (James Sully). Fisher Unwin. 12s. 6d. net.

Noel, An Epic in 10 Cantos (Gilbert Cannon). Grant Richards. 2s. 6d.

Old Saws and Modern Instances (W. L. Courtney). Chapman & Hall. 10s. 6d. net.

Out of the War (Mrs. Belloc Lowndes). Chapman & Hall. 7s. net.

Pearl (E. J. Kirtlan). Chas. Kelly. 2s. 6d. net.

Round About Jerusalem (Rev. J. E. Wright). Jarrolds. 7s. 6d. net.

Rhyme and Revolution in Germany (J. G. Legge). Constable. 15s. net.



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The progress made by the Sun Life Assurance Company of Canada, both before and after 31 December, 1913, may be given as an illustration. In 1909 the cash income of this office from premiums, interest, rents, etc., amounted to £1,598,246, and on the last day of that year the assets showed a total of £6,740,753, and there were assurances totalling £26,694,590 in force. Four years later the annual receipts under all headings had risen to £2,929,644, the assets to £11,414,738, and the amount of insurance in force to £41,581,643, while the report for 1917, just issued, shows the following comparative totals:—Income, £4,127,286; assets, £18,705,570; and amount assured, £64,083,070. In part, no doubt, these remarkable increases resulted from the absorption of smaller businesses, but the offices taken over were not of great importance when independent, and the funds, assurances, and premiums acquired with them account for only a small part of the expansion revealed in the eight years since 1909.

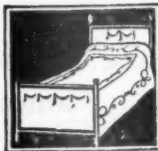
In view of the heavy extra mortality caused by the war, it is perhaps more to the point to compare these four-year periods from a bonus standpoint, recollecting—first, that during the later term the amount which had to be provided for death claims rapidly increased; and, secondly, that the general rise in prices must have affected the operating charges to a considerable extent. It is not necessary, however, to consider these and other adverse influences, because the record of the company in regard to distributed surplus and surplus in hand on 31 December has continued to improve. The reports show, indeed, that in 1909 only £77,673 was divided among the policyholders, and that at the end of that year there was a total surplus of £679,836, according to a valuation made by the Institute of Actuaries' healthy males table with 3 and 3½ per cent. interest. By 1913 these amounts had respectively increased to £145,156 and £1,182,120, and by 1917 to £320,628 and £1,757,005, although provision then had to be made for a considerable shrinkage in the market value of securities, and additional reserves set aside in respect of policies payable in silver currencies.

It may be conjectured from these comparisons, which might easily be extended, that up to the end of last year one British life office operating here on an extensive scale had not suffered any serious detriment from the tragic events of the last few years. Indeed, it is conceivable that but for the war the rate of expansion of this Canadian office might have proved less noticeable. Although war claims had absorbed a large aggregate sum, and profits had in other ways been reduced, several compensating advantages appear to have been gained. Owing to the intense demand for food stuffs and munitions the prosperity of the Dominion has, undoubtedly, increased, and the company has been able to invest its surplus funds at high rates of interest, and thus extend the margin between the rate actually realized and the rate assumed for valuation purposes. That prosperity has also led to an extraordinary increase in the volume of new business transacted. Last year no fewer than 22,895 policies, assuring £9,824,294 were issued and paid for, the amount showing an increase of £1,035,466 over the highest previous record, and of £2,779,215 over the 1913 total, which had so far proved by far the largest in the history of the company. Renewal premiums have also been paid much more freely of late, and last year the net increase in the amount of assurance in force was equal to 63.7% of the amount issued during the twelve months, after deducting cancellations from all causes. In 1916, also, the percentage of increase was much higher than in any pre-war year, and the natural conclusion is that the stability of the business has improved under war conditions.

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THE CITY.

Mr. Bonar Law, after consultation with bankers, has refrained from arranging any specific advantages for National War Bonds as security for loans. Holders, however, may rely upon the unimpeachable security of the Bonds supplemented by the Chancellor's statement at the Guildhall meeting that he had the authority of the leading bankers to say that in the matter of loans on War Bonds the public can count, both now and after the war, not only on just, but on generous, treatment by the banks. Financially the best news Mr. Law had to impart was to the effect that war expenditure has reached its apex. In the first six months of the current financial year it has fallen short of the estimates by £130,000,000. A considerable saving on the Budget estimate for the whole year may therefore be expected, and, on the other hand, the ordinary revenue for the half-year has brought in 88 millions more than in the first half of 1917-18, which inspires hope that the estimated increase of 135 millions for the whole of the current year will be exceeded.

The Stock Exchange has accepted the collapse of Bulgaria and the crumbling of Turkey in a very calm spirit. Naturally there has been a demand for Russian oils and mining shares (the latter additionally supported by the statement that work has been resumed on the Spassky properties and by the financial arrangements made in connection with the Urquhart group of Russian companies). Roumanian Consolidated Oil shares have also been in good demand, and, as there were very few sellers about, prices have jumped rather feverishly. As regards the future of armament companies and engineering firms which for the last four years have been engaged almost exclusively on war work, there is a cross current of opinion. The probability is that the majority of shares now classed as "war" stocks will come to be regarded as "peace" stocks. All the big armament firms, such as Vickers, have extensive peace plans under earnest consideration and have, in fact, already commenced "peace operations," for example, Vickers are making sewing machines. In as much as the armament and munitions companies will have large reserves of profits (in some cases capitalised, but not by any means up to the hilt) it may be assumed that no difficulty will be experienced in maintaining dividends during the transition period that will follow the termination of the war and it may also be assumed that the valuable experience gained in regard to the benefits of co-ordination, standardisation, &c., will be put to good account in the manufacture of the world's peace requirements; in a word, the war firms will find plenty to do in transferring their attention from swords to ploughshares. Holders of armament and engineering shares, therefore, may be advised to keep them. The most doubtful factor in the aftermath of the war is Labour and that factor applies to all industries.

Sooner or later the Rubber shares market will come again into favour. Of late there has been some "knowing" buying of the old producers and shares are not at all plentiful. This buying will expand before long, and, when it does, prices will advance rather sharply judging from the experience of other markets. The key to the rubber situation, as indeed to all industries, is the supply of shipping facilities. It cannot be expected that tonnage facilities will increase very rapidly on the ultimate cessation of submarine activity, demobilisation of armies will make big demands upon ships, but there will be a steady increase in ocean transport and the rubber market, among others, will anticipate that improvement.

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MOUNT AUSTIN (JOHORE) RUBBER ESTATES.

ESTIMATED OUTPUT LARGELY EXCEEDED—PROGRESS OF THE PROPERTY.

THE EIGHTH ORDINARY GENERAL MEETING of the Mount Austin (Johore) Rubber Estates, Ltd., was held on September 30th, at 38, Eastcheap, E.C. Sir Ernest W. Birch, K.C.M.G., presiding, said: Gentlemen,—I ask you to take the report and accounts as read. The capital has been increased from £450,000 to £600,000. Last year the sundry creditors item stood at £74,710, and included a debt to the East Asiatic Company of £44,356 and also the reserve for income-tax, £12,075. This year the item stands at £27,727, and the income-tax reserve, £20,457, is shown, as in my view it ought to be, as a separate item. The £27,727 under sundry creditors has, of course, been settled since the closing of the accounts. Sundry debtors, £88,342, is a large item, being considerably more than last year. It is for account sales of rubber not included in the agents' accounts on the 31st March, but since paid.

There is, you will see, an increase of £287 in London office expenses, of £582 in depreciation and of £252 in the Eastern agents' and manager's commission. On the credit side of this account there is an alteration in the method of showing the profit from sales of rubber. Last year the net amount was shown at £94,583. This year the gross amount is shown, and from it are deducted the cost of production and the transit and selling charges, the net result being a profit of £93,880. We began this financial year with a balance of £79,654 to the credit of profit and loss account and that we ended it with a balance of £80,014. Last year we harvested 1,423,280 lbs. of rubber at an "all in" cost of 1s. 4d. This year the output was 2,293,577 lbs. at a cost of 1s. 4½d. The cost of production per lb. was greater by three farthings and the gross selling price was less by sixpence, so, though we harvested 870,297 lbs. of rubber more than in the previous year, we obtained about £700 less for our output. The estimated output was 2,200,000, and that was exceeded by 93,577 lbs. The bulk of this increase was obtained from the Mount Austin division. At the 31st March the estate measured 10,927 acres and 10,792 acres of planted rubber with 777,649 trees were being tapped, of which over 140,000 were new trees taken in.

It is now my formal duty to move the resolution:—"That the reports of the directors and auditors and the statement of accounts as at 31st March, 1918, be received and approved."

Mr. J. Madsen-Mygdal seconded the motion, which was carried unanimously.

The proposed dividend of 12 per cent., less income-tax, was unanimously approved.

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